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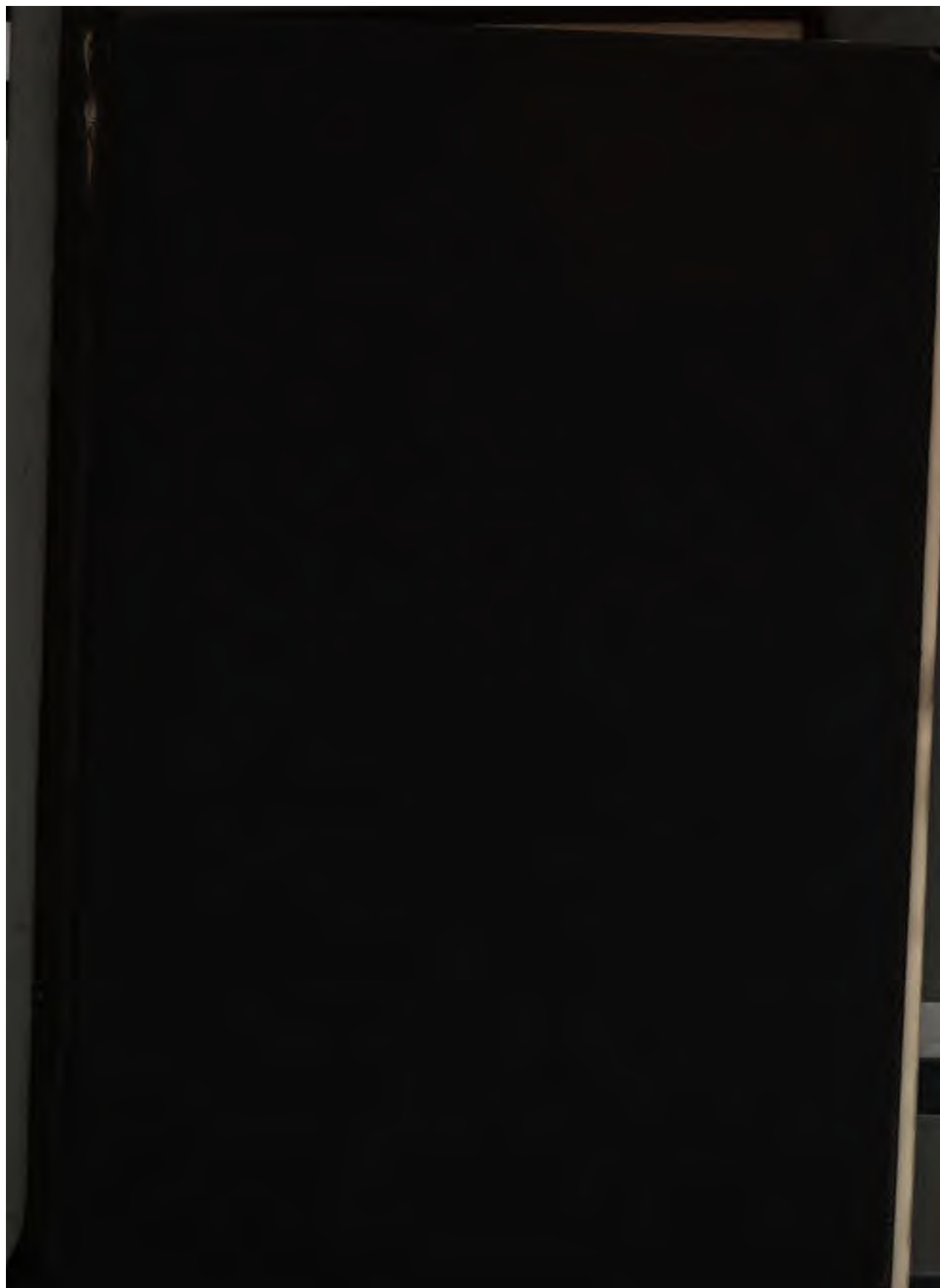
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**ANNEX**



1954



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FOURTH BIENNIAL REPORT

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OF THE

BUREAU OF LABOR STATISTICS

OF THE

STATE OF CALIFORNIA.

FOR THE

In Compliments of

Geo. W. Walts

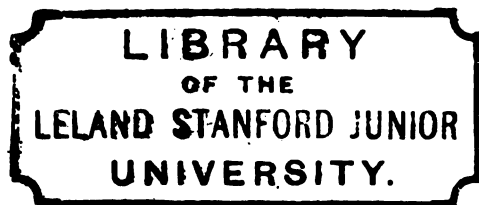
ER.

Commissioner State Bureau of Labor Statistics



SACRAMENTO:

STATE OFFICE, : : : : : J. D. YOUNG, SUPT. STATE PRINTING.  
1890.



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# CONTENTS.

	PAGE.
INTRODUCTION .....	7

## PART I.

### MANUFACTORIES.

#### TEXTILE FABRICS.

CHAPTER I—Woolen Manufacture .....	11
II—Cotton Manufacture .....	18
III—Jute Manufacture .....	28
IV—Ramie Manufacture .....	37
V—Flax Manufacture .....	39
VI—Silk Manufacture .....	41

## PART II.

### MISCELLANEOUS MANUFACTORIES.

CHAPTER I—Beet Sugar Manufacture .....	46
II—Oil Manufacture .....	59
III—Glass Manufacture .....	65
IV—Cigar Manufacture .....	76
V—Leather Manufacture .....	81
VI—Boot and Shoe Manufacture .....	86
VII—Fruit Canneries .....	89

## PART III.

### COÖPERATIVE INSURANCE ASSOCIATIONS.

CHAPTER I—Fraternal Societies .....	107
II—Assessment Companies .....	146
III—Endowment Associations .....	150
IV—Testimony Concerning the Practices and Purposes of Endowment Associations .....	191

## PART IV.

### BUILDING AND LOAN ASSOCIATIONS.

CHAPTER I—Building and Loan Associations .....	219
II—National Building and Loan Associations .....	266
III—Testimony Regarding National Building and Loan Associations .....	286
IV—Supplementary Report about National Building and Loan Associations .....	308

## PART V.

## INVESTIGATIONS.

	PAGE.
CHAPTER I—San Francisco and Oakland Laundries .....	314
II—Chinese Cigar Factories .....	320
III—Napa Woolen Mill .....	323
IV—Stonecutters' Strike.....	327

## PART VI.

WAGES, AND HOURS OF LABOR, AND INSPECTION OF WORKSHOPS...	329
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STATE BUREAU OF LABOR STATISTICS, }  
SAN FRANCISCO, October 1, 1890. }

*Hon. R. W. WATERMAN, Governor of California:*

SIR: In accordance with law, I have the honor to submit herewith the report of this bureau for the years 1889 and 1890, being the fourth biennial report.

Very respectfully yours,

JOHN J. TOBIN,  
Commissioner.





## INTRODUCTION.

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my introduction to the third biennial report of this bureau, I pointed out that the attempt to collect labor and industrial statistics by mail had proved a failure in every State in which it had been tried.

I said "personal inspection and interrogation by the Commissioner or his authorized representative, is the only and proper way to obtain full, fresh, intelligent, and correct statistics, and this cannot be done without an increase in the appropriation for contingent expenses, including hire of one or two agents." My predecessor in office, Mr. John S. Enos, in his report used almost identical language.

In consequence of this necessity the Legislature passed an Act amendatory of the law under which this bureau was created, authorizing an expenditure "not to exceed \$4,500 per annum for the salaries of agents, or assistants, for traveling expenses, and for other contingent expenses of the bureau." This Act was approved by the Governor February 8, 1889.

To carry into effect this provision of the law, the item of an appropriation of \$9,000 for the two fiscal years following, 1889-90, was in the appropriation bill passed by the Legislature. This item was vetoed by the Governor, on the ground "that the amount sought to be appropriated is excessive, the scope of the office not warranting such expenditure."

By this act of the Executive the bureau was not only deprived of the amount provided in the Act already passed for the employment of assistants, but also of any contingent fund whatever for the purchase of stationery, postage stamps, and for fuel, light, and wages of janitor, etc.

In anticipation of the enlarged appropriation for carrying on the work of the bureau, the Legislature saw fit to enlarge its sphere of usefulness, by constituting the Commissioner a Factory Inspector, to enforce laws passed during the session, relating to the employment of minors and females, and the sanitary condition of workshops.

The last state of affairs was therefore much worse than the former, as complained of in previous reports of the Commissioners.

Before the factory and sanitary laws were passed the work of the Commissioner was simply educational. He was a gatherer of facts. His duties under the law were "to collect, assort, systematize, and present, in biennial report to the Legislature, statistical details relating to all departments of labor in the State." By the Acts relating to the employment of minors and the sanitary condition of workshops, executive duties were imposed upon the Commissioner utterly at variance with the functions of a collector of statistics. The discharge of such incompatible duties could not be otherwise than detrimental to the usefulness of the bureau in carrying out the main objects for which it was instituted.

As the eminent economist and statistician, now at the head of the United States Department of Labor Statistics, Colonel Carroll D. Wright, has pointed out: "It should be remembered that a Bureau of Labor cannot solve social or industrial problems, nor can it bring direct returns

in a material way to the citizens of a country; but its work must be classed among educational efforts, and by judicious investigations and the fearless publication of the results thereof, it may, and should, enable the people to more clearly and more fully comprehend many of the problems which now vex them."

A man who enters a workshop or factory one day as a collector of statistical information, and upon another as a sanitary inspector, with the power of the law behind him to enforce sanitary regulations, can expect to be treated in both capacities with an equal degree of civility.

The effective enforcement of such labor laws would require the constant, day by day, supervision of at least one male and one female inspector. Their whole time and attention should be devoted to the work. To enforce the laws in a thorough manner relating to minors and females, and the sanitary condition of factories and workshops, passed by the last Legislature, would compel me to drop all statistical work, for which the bureau was established. As the law requiring the collection and presentation in proper form of labor or industrial statistics still remained in force, I determined to continue the work, as being more in consonance with the aim and object of Bureaus of Labor Statistics, at the same time doing my duty, as far as lay in my power, to comply with the law requiring me to enforce the before mentioned labor laws. These laws should be so amended as to make it the duty of a Factory Inspector, instead of the Commissioner of Labor Statistics, to enforce them, the same as in other States of the Union.

The law forbidding the employment of children under ten years of age in any factory, workshop, or mercantile establishment, should be amended by raising the limit of age to twelve or thirteen. There is no other State in the Union where the limit is so low as in California. The bill originally introduced placed the limit at twelve, but it was reduced to ten by the Senate Committee on Labor. It might as well have been altogether rejected. One reason given for this alteration was that it would prevent the employment of young children who pick fruit in the season which occurs about school vacation time.

The bill could have been so amended as to except from its operation children under twelve employed in our orchards and vineyards during certain months of the year. Children under twelve should be at school instead of working from morning until night in workshop or factory. We have a compulsory school law on our statute books which requires this, but it is not enforced. Neither could a law forbidding the employment of such minors in factories and workshops be enforced, unless it is made the sole duty of some official to enforce it.

Seeing the utter futility of trying to collect statistics by mail, blank forms were distributed through the State, with the request that they be filled out and returned to this office.

Taking into consideration the resources at my command, I determined to confine the work of the bureau to the collection of statistics relating to certain industries, and to the investigation of the condition, plans, and practices of certain coöperative financial schemes. The publication in the third biennial report of the Bureau of Statistics about the building and loan associations of the State, has been productive of much benefit to these admirable institutions, and has contributed to some extent in greatly increasing their number and sphere of usefulness. *Following this came a special report of the bureau, published in pam-*

phlet form, exposing the plans and practices of the so called National Building and Loan Associations. The demand for this report was so great that the stock of pamphlets was exhausted in a few weeks, and the report since then has been republished in other States of the Union. The special report on endowment insurance associations has also had a very large circulation. Both of these special reports are embodied in this.

Building and loan association statistics are continued in this report, as no form of coöperation has been productive of so much good in this country. If it is considered a wise policy to publish annual statistics regarding our savings banks, it must be the same as to our building and loan associations, in which an immense capital is invested, representing the savings of thousands of our citizens.

The importance of an inquiry into, and report upon the manufacturing industries of the State, cannot be overestimated. In order to bring the matter collated within the contents of an ordinary sized report, the inquiry had to be confined within certain limits. In future reports this work can be extended until all our leading manufacturing industries are fully reported.

In the selection of industries, it was deemed best to inquire first into the condition of such as were languishing, and endeavor to ascertain the reasons why such industries were not prospering in California. I considered that it would be of considerable advantage to know why it was that some industries, while in a flourishing or prosperous condition in other States, were slowing dying here.

Statistics regarding two industries of vast importance in this State, viz.: beet sugar manufacture and fruit canning, are also given in this report. The former is only in its infancy, but is undoubtedly destined to be of enormous magnitude. The latter has already attained vast proportions, and is yearly growing at an accelerating rate. Facts developed in some of the investigations held by the bureau are given in Part V; those already printed in pamphlet form being omitted.

## PART I.

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### MANUFACTORIES.

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Why is it that certain manufacturing industries cannot succeed in California, is a pertinent and momentous question. We depend entirely too much upon the East. On the western bounds of this great continent we are far removed from the great centers of traffic in the New and the Old World. When we send away almost everything we raise, and buy almost everything we use, our profits are cut at both ends by freight charges. We ship our wool East in the grease and let our own woolen mills die. During the year 1889, we shipped of wool in the grease, ten million nine hundred and fifty-seven thousand five hundred pounds from San Francisco, one million two hundred and forty-five thousand nine hundred and fifty pounds from Sacramento, two million nine hundred and twenty-one thousand nine hundred and sixty pounds from Los Angeles, and a couple of million pounds more from other places. Most of this is manufactured into cloth, clothes, carpets, etc., to be reimported in immense quantities, as Californians like to dress well. The quantity of California wool bought for home consumption was about three million six hundred thousand pounds less in 1889 than in 1888, in consequence of the shutting down of some of our mills.

Why is it that with our excellent tanning bark and almost unlimited supply of superior leather, we cannot make nearly all the shoes we require? The population of the interior of the State should largely overbalance that of San Francisco, and our rural population should not be compelled to import cotton and woolen goods, boots and shoes, ready made clothing, machinery, leather, glass of every description, and household furnishing goods.

Every yard of silk cloth worn by our ladies is imported. We ship large quantities of cattle East that are brought back to us in the shape of canned meats, put up in Chicago.

It may be that the State is handicapped by habits inherited from the time when our only industry was gold mining, and nobody cared what he paid for an article, or how far it had to be brought. In other words, it may be to some extent a lack of enterprise. It may be a dislike to turn over an undue proportion of the profits for freight charges to the monopolists, who would want all that the traffic could bear, and rather than submit to the extortion our producers would let things go in the old groove.

Probably our fiscal policy is also to blame. We assess the land, buildings, and plant of our manufacturing industries at their cash value, while in the East they enjoy special exceptions. There can be no question but that the Pacific Coast constitutes a commercial entity that can be developed into the richest region of the world, and capable of

supporting a population at least twenty times as great as our present million and a quarter.

While the policy prevailed at Washington of shutting us off from those markets both north and south of us on this coast, it could not be expected that California could make rapid headway in the path of progress. The trade with Mexico and the Central American republics naturally tends in this direction. The reciprocity ideas of Secretary of State Blaine, if fully carried out, should open many ports in these countries to California productions, and give an impetus to our manufacturing industries. As the tariff bill, lately passed by Congress, contains clauses which will put to some extent the results of reciprocity to the test, it will soon be known what, if any, advantage California can reap from it.

With the object in view of getting the views of those best informed, and most deeply interested in such enterprises as those referred to, this bureau started out upon this investigation.

Recognizing the fact that the more widely diffused this information would be, the better for the interests of the State, I furnished most of the matter herein contained in advance for publication to Mr. Thos. A. Vivian, Special Agent of the United States Treasury Department, for the collection of California manufacturing statistics. It is to be published in the reports of the Treasury Department, and also by the State Board of Trade of California.

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## TEXTILE FABRICS.

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### CHAPTER I.

#### WOOLEN MANUFACTORIES.

A little over a year ago the following woolen mills were running in California:

The Pioneer Woolen Mill, of San Francisco, manufacturing blankets, cassimeres, dress goods, beaver overcoating, flannels, shawls, and carriage robes. It had thirty-seven sets of carding machines, one hundred and fifty looms, thirteen thousand spindles, one hundred and twenty knitting, and eighteen sewing machines. It gave employment to about seven hundred men and women, and had a paid up capital of \$1,000,000. This mill was established in 1858, and was therefore entitled to be called the pioneer woolen mill of California. Before the construction of the Pacific railroads it did a flourishing business, and for many years after made considerable money.

The Golden Gate Woolen Mill, of San Francisco, manufacturing blankets, cassimeres, cloths, tweeds, flannels, robes, and shawls. It has six sets of carding machines and thirty-six looms. Capital invested, \$400,000.

The California Hosiery Company, of Oakland, manufacturing hosiery and knit underwear, had three sets of carding machines. It employed over one hundred operatives, and had a paid up capital of \$212,500.

Marysville Woolen Mill, manufacturing blankets, flannels, and tweeds,

has seven sets of carding machines, twenty-six looms, and one thousand three hundred and twenty spindles. It employs over one hundred hands, mostly Chinese. Capital invested, \$200,000. This mill was established in 1867. For the year 1888 to 1889, it turned out two hundred and sixty-five thousand yards of flannel and tweeds, and nearly twenty thousand pairs of blankets. Total value, \$213,000.

Los Angeles Woolen Mill, manufacturing blankets and flannels, had one set of carding machines, nine looms, and two hundred and sixty spindles.

Merced Woolen Mill, manufacturing blankets, flannels, and cloths, has five sets of carding machines, twenty looms, and nine hundred and sixty spindles. Capital, \$250,000.

Napa Woolen Mill, manufacturing blankets and flannels, has two sets of carding machines, ten looms, and sixteen sewing machines. Capital, \$100,000. Thirty-five hands are employed.

Petaluma Woolen Mill, manufacturing flannels and blankets, has two sets of carding machines, and eleven looms. Twenty-two hands are employed.

San José Woolen Mill, manufacturing blankets, flannels, and cloths, has six sets of carding machines, twenty-four looms, and one thousand nine hundred and twenty spindles. It employs eighty hands. Capital, \$400,000.

Santa Rosa Woolen Mill, manufacturing navy blue flannels, cassimeres, and blankets, had three sets of carding machines, and six looms. It employed forty hands.

Stockton Woolen Mill, manufacturing blankets and flannels, had two sets of carding machines, nine looms, and eight hundred spindles.

Woodland Woolen Mill, manufacturing blankets, flannels, and cassimeres, had two sets of carding machines. Capital, \$100,000.

Altogether we had in California twelve woolen mills, running seventy-six carding machines, with a capital of from three to four millions of dollars. At present only half that number are running, with a capacity of only twenty-eight carding machines. This is less than half what we had ten years ago. According to the United States census for 1880, California had nine woolen mills, having sixty sets of carding machines, one hundred and thirty-eight knitting machines, sixteen sewing machines, and eighteen thousand seven hundred and forty spindles. Capital invested, \$1,676,500. Number of men employed, eight hundred and thirty-five.

The Pioneer of San Francisco, by far the largest in the State, having thirty-seven sets of carding machines, or half of the capacity of all our woolen mills, has closed down, thereby throwing seven hundred employés out of work.

The California Hosiery Company at Oakland has closed its doors, and more than one hundred hands have been thus deprived of their means of living.

The Los Angeles, Santa Rosa, Stockton, and Woodland mills are not now running, and of course a large number of weavers, spinners, etc., are deprived of work. It becomes, therefore, a question of grave import as to what the causes are why woolen manufacturers cannot prosper in California. To ascertain the facts an investigation was set on foot by the bureau, with the following results:

*All of the Managers, Superintendents, etc., of woolen mills who were*

interviewed concurred in saying that over or excessive production of woolen goods was the first or primary cause. This is borne out by the statistics published relating to the woolen manufacture and consumption of last year.

According to Bradstreet, there were not less than sixty-one failures of woolen manufacturing concerns during the year 1889, with assets amounting to \$5,651,000, and liabilities to \$8,149,000. For the previous year, 1888, there were forty-nine failures, with assets amounting to \$1,723,000, and liabilities to \$3,101,000. On the other hand, the quantity of woolen manufactured goods imported into the United States largely increased during these two years. According to a report issued from the Treasury Department, the average imports for ten months each year, from 1884 to 1888, inclusive, amounted to \$37,978,862, while in 1889 the amount rose to \$47,167,423.

This was far less than the actual amount imported. According to the report of the Committee on Ways and Means, submitted to Congress April 16, 1890, the invoice amount imported during the past fiscal year was \$52,681,000, whereas the market value was nearly \$90,000,000, which was equivalent to the importation of one hundred and sixty million pounds of wool.

The woolen mills of California had a producing capacity far in excess of the local demand. One mill alone—the Pioneer—could more than supply the home market. Export trade to British America, Mexico, Central or South America, is impossible under the existing tariff systems. Unless, then, the woolen mills of California could successfully compete with eastern manufacturers, it is manifestly impossible to keep them all running. This they have learned by experience they cannot do. Our manufacturers in California have not only been unable to sell goods to eastern buyers, but eastern manufacturers have shipped goods to this market and undersold manufacturers here. The Pioneer Mill, of San Francisco, erected especially for the purpose of woolen manufacture, and splendidly equipped with all the latest appliances for turning out a superior quality of goods, has lost money year after year, and the original shareholders could realize little more than 10 per cent on their investment. The question of over production affects all manufacturers alike, eastern as well as middle or western. One of the managers stated, however, that when eastern manufacturers, having a large surplus of stock on hand, are driven to the necessity of raising money, they generally send their goods to distant markets. In that way California has become a favorite dumping ground for over-stocked eastern manufacturers, and our local mill owners have suffered the consequences. Aside from this, there are several valid reasons why California manufacturers are placed at a decided disadvantage in the effort to compete with those of the States east of the Rockies. These reasons, outside of some minor ones, may be summed up as follows:

1. Higher rate of interest on loans.
2. Higher wages paid to employes.
3. Higher prices paid for fuel.
4. Higher water rates.
5. Higher taxes.
6. Higher rates for insurance.

In our woolen mills, in consequence of excessive production, a large amount of stock has to be carried on hand. Goods are sold at from



three to four months' credit. Wool must be paid for on delivery. Hands must be paid off weekly or monthly. Consequently a large amount of ready money is required to keep the mill in running order. According to Mr. Wm. Harney, of the Golden Gate Woolen Mill of San Francisco, manufacturers in the East can be accommodated with loans at from 4 to 5 per cent per annum, interest paid semi-annually, whilst in California they have to pay as high as from 7 to 8 per cent per annum, interest payable monthly.

As to the second reason given—higher wages paid to employes—the following classification of the average rates of daily wages paid in different States is taken from the first annual report of the Commissioner of the United States Department of Labor (1886):

AVERAGE RATES OF DAILY WAGES.

	Adult Male.	Adult Female.	Youth.
Maine.....	\$1 42	\$0 96	\$0 71
New Hampshire.....	1 61	1 15	
Vermont.....	1 31	1 11	59
Massachusetts.....	1 35	1 03	69
Connecticut.....	1 46	96	54
New York.....	1 38	94	61
New Jersey.....	1 21	83	50
Pennsylvania.....	1 65	1 10	70
Delaware.....	1 63	1 27	61
Maryland.....	1 47	93	50
North Carolina.....	1 07	70	43
Kentucky.....	1 69	79	60
Indiana.....	1 42	97	62
Illinois.....	1 65	80	52
Iowa.....	1 81	1 07	67
California.....	2 45		75

From this it would appear that California pays the highest rate of wages, and North Carolina the lowest. Just as eastern manufacturers are able to outrival the West, by paying a lower scale of wages to their employes, so are those of the South able to compete successfully with the former by paying a still lower rate of wages. According to the same report, while a wool carder in California is paid \$1 75 per day, he receives \$1 25 in Connecticut, and only 50 cents in North Carolina. If Connecticut can undersell California, North Carolina, to a far greater degree, can undersell Connecticut.

Notwithstanding the great disparity between the wages paid here, as compared to other places, the managers of some of our largest mills informed me that the question of wages is not such a serious drawback as it would appear to be. It must not be supposed, however, that the condition of the California woolen mill operative is, on account of higher wages, better than that of his fellow worker in the East. On the contrary, in many of the woolen factories in the New England States, the operatives are treated with such care and consideration in the way of living, such as comfortable cottages at low rent, deposits for cheap household supplies, etc., that they can live far more comfortably on a lower scale of wages than in California, which has not progressed in this line.

Next, as to the third reason given, viz.: the higher cost of fuel in California, I learned from Mr. John Williams, Secretary of the California Woollery Company, that the cost of coal here was on an average about

three times higher than in the East. For many of the eastern mills hard lump coal can be bought for less than \$3 a ton, and screenings for less than \$1. In Oakland coal costs from \$7 50 to \$8 50 per ton, and the Hosiery Company had to pay about \$4,000 a year for fuel. Mills in the vicinity of coal mines in Pennsylvania can get the screenings gratis.

Mr. Heynemann, manager of the San Francisco Pioneer Woolen Mill, said the cost of fuel in high coal times added 5 cents a pound to the price of production, and averaged during the year 3½ cents. In the East it averages only from 1 to 1½ cents.

The fourth reason given, viz.: higher water rates, requires no elucidation so far as San Francisco is concerned, where the rates are outrageously high as compared with most other cities. The Oakland Hosiery Company had to pay at the rate of \$200 per year per set of carding machines, while in the East it would average only \$66. Although the Pioneer Mill of San Francisco had a large water supply of their own, still they paid about \$3,000 per year to the San Francisco Water Company.

As to the fifth reason, viz.: higher taxes, it is a well known fact that in many States textile manufactories are either exempt altogether from taxation, or else have concessions made to them. Not only the buildings and grounds, but the plant, machinery, tools, etc., are taxed in California. No privileges are granted, no concessions are made; no inducements are held out under our laws to foster and encourage manufacturing industry in this State. The Pioneer Woolen Mill had to pay last year \$7,000 for taxes.

The sixth and last reason given, is the higher rate of insurance which has to be paid in California. In this State we are under the thumb of an insurance trust or compact that has been able to pile up the rate of insurance at their own will and pleasure. In the East, textile manufacturers insure themselves through the mutual or coöperative system. Hence, while eastern manufacturers have to pay at the rate of from ¼ to 1 per cent, those in California had to pay about three times as much. The Hosiery Company at Oakland had to pay on an average 2¼ per cent. It cost them \$4,256 for insurance in the year 1887.

Although not given as one of the reasons why California woolen manufacturers cannot compete with eastern, still it must be borne in mind that freight rates on raw material, as well as manufactured goods, are also much higher in California than in the East. The Superintendent of the hosiery factory of Oakland, told me of an experience he had in Siskiyou County, where he found that whilst it cost \$1 94 per cwt. for the railroad transportation of raw wool to Oakland, the same would be carried to Boston, about six times the distance, for \$1 94 per cwt. No wonder, then, that laboring under all the disadvantages herein enumerated, woolen manufacture has not been a prosperous, or even a paying industry in California. Still, the time may not be far distant when there will be a market for all the goods that could be manufactured by every mill that was ever started in California. If one of the results of the Pan-American Congress should be the negotiation of reciprocity treaties, whereby our textile fabrics would be admitted free of duty to Mexico and the Central and South American republics, there would be work for every loom and spindle and sewing machine in all our factories.

There can be no question that manufacturers of textile fabrics of

every kind labor under many disadvantages in this State. They cannot compete with eastern manufacturers for the reasons already stated. When the home market is supplied, where are they to look for a market for the surplus? As we have no competing lines of overland or interstate railroads, the manufactures are corked up in California by freight schedules. Through the operation of our tariff laws the ports of our neighbors across the lines are hermetically sealed to us. "Shall we pay for our imports all in cash," says Mr. Blaine, "or shall we seek reciprocal arrangements by which a large part of it may be paid for in pork and beef and flour, and in lumber, in salt, in iron, shoes, calico, furniture, and thousands of other things. When shall we enlarge our commercial intercourse with that great continent, South America, if we do not now make a beginning? Do you not think a line of ships, generously aided by the Government, will have better prospect for profit and permanence if we can give to them *outward* cargoes from the United States and not confine them to *inward* cargoes from Latin America?"

There is not a manager of the closed up woolen mills of California but will agree with the doctrines of Secretary of State Blaine, and who does not believe that if they had been in operation a few months ago these mills would now be in full blast.

As to whether or not the tariff duties on wool have anything to do with the decadence of wool manufacturing on this coast, is an open question. As these duties operate equally in all parts of the United States, and consequently all manufacturers would be affected equally alike, it is natural to suppose that the tariff has nothing to do with it.

In order, however, to throw some light upon the subject, the following statistics are germane and interesting:

The importation of raw wool into the United States has, like the manufactured article, largely increased. In 1885 we imported 70,596,170 pounds of wool, and in 1889, 126,487,729 pounds, an increase of nearly 80 per cent. In the former year, 11,475,889 pounds of clothing wool were imported, and in the latter year 29,226,317 pounds, an increase of nearly 155 per cent.

During the four fiscal years ending June 30, 1884, the aggregate importation of wools was 322,532,905 pounds, or an annual average of 80,633,226 pounds, against an annual average of 105,352,715 pounds, or an increase of more than 28 per cent, during the past six years. The bulk of this wool is received from the countries of Europe and Asia.

For the fiscal year ending June 30, 1888, the United States imported from England 11,345,879 pounds of clothing wool, valued at \$2,594,067, and from Australia 6,133,191 pounds, valued at \$1,172,879. The total domestic production for the year 1888 was 269,000,000 pounds; total imported, 97,231,277 pounds, or 36 per cent.

In an article on "The Development of Woolen Manufactures," written by George William Bond, of Boston, and published by the U. S. Treasury Department in 1887, it is said: "There are none of the third class (or carpet) wools that can be grown in this country to advantage. Most of them are from races adapted to entirely different climate and circumstances, whose yield of wool is so small that it would not pay for half their helping. It is more difficult to explain why we cannot produce any particular grade of first class wools. We may grow wool in some places equally fine and apparently as good in other respects as

wools that are imported, but they may not have the same working qualities. They will not produce the same effect when finished."

In the special report made on wool and manufactures of wool in 1887, by the United States Treasury Department, appears the following: "It is idle to talk about raising sheep in Europe or this country to compete with South Africa, the Platte country, or Australia. Our sheep farming must eventually be confined to small flocks of improved breeds, raised on farms where they require little or no extra labor. It has already come to this in Europe, and in the Eastern and Middle States where lands are valuable, and will finally prevail in the West as the large ranches are divided up and settled. The conditions are entirely different in South Africa, Australia, and South America, where laborers are, at best, semi-barbarians or peons, and the immense plains of cheap lands and torrid climate seem better adapted to sheep raising than other industries. In Australia the plains devoted to sheep raising are in the hands of comparatively a few who have perpetual leases of immense tracts of Government lands at low rates. Some of these tracts contain as much as one hundred thousand acres. So that the country bids fair to continue to be a sheep-raising section."

The United States imported more than double the quantity and four times the value of wool from Australia than from the whole of South America. The annual average of clothing wools received from all American countries south of the United States, for the five years ending June 30, 1888, was five million three hundred and sixty-seven thousand five hundred and eighty-six pounds, or less than 20 per cent of the total importation. This condition of affairs would be changed, were there direct and frequent steam communication between the North and South American continents, by which the manufactured products of the former could be exchanged for the wool and other raw materials of the latter.

For the year ending June 30, 1889, we imported through the San Francisco Custom House ready made clothing valued at \$84,114; cloth, \$430,275; dress goods, women's and children's, \$409,312; or a total of manufactured woolen goods of \$923,701.

In the previous year, 1888, we imported woolen goods valued at \$1,057,489. For the year 1888, we imported through the San Francisco Custom House raw clothing wool from Australia valued at \$11,025, and in 1889, only \$4,505, a falling off of nearly 60 per cent. This is chiefly owing, of course, to the decadence in the manufacture here. At the same time it will be observed that the falling off in the importation of manufactured wool was only about 10 per cent.

The following letter from Judge R. F. Peckham, President of the San José Woolen Mill, contains very pertinent points and practical suggestions:

SAN JOSÉ, March 2, 1890.

Hon. J. J. TOBIN, Commissioner of the Bureau of Labor:

DEAR SIR: I have been much interested in newspaper accounts of your report on the woolen industry of California. Will you please, if you have it printed, or when it is printed, send me a copy. It is, as reported in the journals, in the main correct. The high rates of money, labor, fuel, taxes, insurance, to which might be added rents, the limited market, and the most expensive way of disposing of manufactured products, are the bane of not only the woolen, but mostly every class of manufacturing industry in California; and so far as the woolen industry is concerned, the fact that San Francisco is made the dumping ground of the United States of America is the most fatal. The tariff has nothing to do with it. We cannot reach Mexico, or British Columbia, or any other foreign market, unless we can sell as cheap as any other nation. This means competition with the whole world—with as cheap money, as cheap labor, as cheap products of labor as any other country. I find no one prepared for this. California has naturally

the wealth of an empire, but its perfect development depends upon one or the other of two things. It is either getting down in our ideas of value to the balance of the United States of America, or in educating ourselves to the fact that to sustain our higher values, we must stand together and patronize each other, consume the products of our own laboring classes, and purchase nothing elsewhere that can be purchased at home because it is offered cheaper than we can produce it. It is draining the State of our circulating medium to pay for things we could produce at home at a trifling more cost. So long as we continue to purchase of those that can produce cheaper than we can, our labor must go unemployed, and even run the risk of bringing upon us a financial panic and general bankruptcy. When this comes, away will go all our better values, both in rent, trade, and prosperity, below the average American standard, and it will find our industries unable to give employment to all those that will be compelled to labor for the means of support.

But little can be done by legislation. But we have the power and should enact laws to prohibit any State institution or institutions (including counties and cities), supported in part by the State, from buying anything in the way of supplies that can be or is produced in California. The money of the State should not go to the discouragement of our own industry. England, in building up her woolen manufactures, enacted laws requiring that her dead should be buried in woolen clothing. Beyond this, nothing can be done except in our individual capacities. As long as we look for merchandise which has been dumped on our market by eastern over-loaded manufactories or eastern bankrupt market-merchants to supply our wants, simply because we can get them below the cost of production, and that where money, fuel, labor, taxes, and insurance are much cheaper than here, so long are we at war with ourselves, and our industries must go down and our labor go unemployed.

Let the reform commence with our labor unions and confederated trades. Let them, when they want any of the necessities or conveniences of life, resolve that they will buy nothing which is not produced in their own State, if what they want so produced can be so made, and act upon this resolution, and our industries seeking to expand and give employment to labor will soon find they are getting upon a more healthy basis. Capital will have more confidence and will not be so fearful of going into adventures depending upon the employment of the laboring people. If the confederated trades could unite in the establishment and support of a journal devoted to the support and consumption of the products of California labor, as well as the value of the labor itself, it would be a long step in the right direction. How can the value of labor be maintained when we will not even try to support the value of its own products? How can we expect to receive good interest and good wares when we, in purchasing the products of other men, pay extra for prices which would starve even a Chinaman in their production.

Will they ever do it? It is extremely doubtful.

R. F. PECKHAM.

## CHAPTER II.

### COTTON MANUFACTURE.

The first cotton mill started in California was the Oakland Cotton Mill, which was established in 1865.

As the State had offered a large premium for the first one hundred bales of cotton goods manufactured in California, the Oakland Cotton Mill succeeded in getting the prize the following year, 1866.

Most of the raw cotton used at that time was imported by steamer from New York, at a cost of 25 cents, gold, per pound. The capacity of the mill was sixty thousand yards of cloth per month. This cloth was made up into flour sacks and sold at 15 cents per quarter.

In February, 1867, the mill was enlarged and the product diversified, but the proprietors found little or no profit in the enterprise. They had anticipated that as soon as the mill was started the farmers of California would commence to grow cotton. In this they were disappointed, although experiments in cotton growing in this State had proved successful. Somehow, as at present, our farmers did not take to the work.

Importing raw material, at a cost of 25 cents per pound, and working it up with high priced labor (only white labor was employed), did not pay. The owners found they could not compete with imported goods,

which could be sold at lower figures than their own product in the San Francisco market.

In 1868, when a proposition was made to convert the cotton mill into a bag factory for the manufacture of bags and coarse cloth from hemp and grasses, it was accepted. The mill is now the California Jute Mill. Thus ended the first attempt at cotton manufacture in California.

For fifteen years no attempt was made to revive this important industry, and California could not boast of a single cotton mill. At length an enterprising Scotchman, Mr. William Rutherford, with the grit and energy so characteristic of his race, undertook the work of starting a cotton mill in the immediate vicinity of the one which had failed. He knew the business of cotton manufacture thoroughly, having been brought up to it from his earliest years. He was also possessed of capital, which he did not hesitate to venture in the enterprise. These three important factors in the management of the enterprise, viz.: skill, experience, and financial risk, have been the cause of success in the California Cotton Mill, while to their absence may be traced the failure of several enterprises on this coast. A manager who risks all his capital in an enterprise is bound to devote all his energies to make it a success, for his interest is identical with the interests of all the stockholders.

At present there is but this one cotton factory in California, and, in fact, there is but one on the Pacific Coast, and that is the California Cotton Mill, situated at East Oakland. While the woolen industry has been on the decline, the cotton has prospered. The ground upon which the factory stands covers six acres, and was purchased in 1883 by the present Superintendent, Mr. William Rutherford, at one fourth of its present market value. He draughted the plans of the buildings and superintended their construction. The mills were set in motion in 1885. All the buildings, eight in number, are of brick, and one story high. They present a front of four hundred feet, and a depth of three hundred feet, and cover about two and a half acres of ground. The main building has a frontage of three hundred and thirty-nine feet, and a depth of one hundred and fifty feet. The location is healthy, bordering on an estuary of the bay, and access can be had both by rail and water.

A visitor to the mill cannot fail to be struck with the order and cleanliness to be seen in every department. There are separate water-closets for the sexes, and commodious, well arranged toilet and cloak rooms for the women. The machinery, belting, etc., are under the floor of the work-rooms, so there is no danger of the employés running risk of loss of life or limb by coming into contact with them. In consequence of the considerate manner in which the employés, especially the women and girls, are treated, a better class of help is obtained than would be the case otherwise. The hoodlum element is happily absent.

The mills are owned and controlled by a joint stock company, with a capital of \$600,000, of which \$350,000 has been paid up. The following are the names of the nine Directors: George W. Beaver, President; V. D. Moody, Vice-President; John Center; J. C. Ainsworth; M. Leventwitt; W. Rutherford, Superintendent; E. W. Newhall; E. C. Sessions; J. Y. Millar, Secretary.

The number of cotton spindles operated is four thousand, and jute

spindles, one thousand and twenty. All of the machinery is of the latest and most improved patterns, and cost about \$200,000.

The California Cotton Mills manufacture cotton sail, sewing, seine, and wrapping twines; also carpets, horse blankets, sail cloth, and rope of various varieties. Their specialty is, however, seamless bags, made either of cotton or of jute, or of both combined. Besides the foregoing, they supply cotton batting, candle wicking, etc. During the past year they manufactured two hundred tons of small twine. The California Cotton Mills supplies the market, in its specialties, for all the States and Territories along the Pacific Coast. There was for some time considerable cause of complaint on the part of the proprietors and employes of the mills, that convict labor at San Quentin was not confined to the manufacture of grain bags, but branched out into lines that competed with them. Fortunately for the California Mills, this is no longer the case, and the result has been that a large trade has been developed in the manufacture of jute ore bags, which are shipped in large quantities to Idaho and Montana. In consequence of this, the factory had to be largely increased in capacity and in machinery. There will also be required a far larger quantity of raw jute than heretofore, so that the mills will become a cotton and jute manufactory. The total amount of production for the year ending July 5, 1889, was \$286,955 18. The amount paid for the raw material, cotton, during the same period, was \$125,701 47; paid for jute, \$29,875 05; paid for coal and oil, \$16,891 51; paid for dye stuffs, \$3,239 42; amount paid for wages, \$71,004 02. To show how the mills have advanced in prosperity during its five years' existence, it is only necessary to point out that the production in 1886 was \$128,908 25, while in three years after, as shown above, it amounted to \$286,955 18, an increase of far more than double.

Since it started the Directors have been obliged to extend the factory buildings year after year, at the same time increasing the machinery, and, of course, the number of operatives. At present they are putting in machinery for the manufacture of horse blankets. They have also lately put in an electric dynamo, which will furnish thirty electric lights of two thousand candle-power. The entire machinery is run by a Corliss engine of five hundred horse-power. Like the managers of the woolen mills, those in charge of the California Cotton Mills have reason to complain of the high cost of fuel. Coal costs them on an average \$7 per ton, and as they use between five and six tons per day, it amounts to nearly \$1,000 per month. They have to pay taxes not only on the land and buildings, but also upon all the machinery in the factory.

In eastern and southern cotton mills, as a general rule, they are not subjected to such taxation, and on that account have therefore a great advantage over our local industries. Machinery should at least be exempt from taxation.

One of the greatest difficulties met with at first was the want of skilled help. Out of one hundred employed, only twenty had any previous training.

Girls quickly learned the business, and many of them now working at the mill, have been there since it opened.

The proprietors have nothing but praise for California girls, who they found not only eager to learn, but stick closely to the business in order

to advance themselves. As a result, many who started in at 50 cents per day are now able to earn four times that amount.

The boys, on the contrary, are found to be intractable, and with rare exceptions, indisposed to tackle the work earnestly. They will not stick to business. As soon as they find a few dollars in their pockets they quit work and leave the mill men in the lurch. This complaint against the California boys is general among the industries of the State. Of course, the time will come when the pinch of necessity will compel our boys to stick to business and behave themselves just as the girls do.

At the present time there are one hundred and ninety employés in the California Cotton Mills, of whom sixty-five are men, twenty are boys, eighty-five are women, and twenty are girls. The wages of men run from \$1 65 to \$3 50 per day, women from \$1 to \$1 80, and boys and girls from 50 cents to \$1. These rates of wages are considerably higher than what is paid in other States, and the result is that the Superintendent receives applications for work almost daily from operatives in other mills, especially from the Southern States. The Superintendent states that what they have most to contend against are the lower wages and the longer hours in other cotton mills, especially those in the South. In the California Mills the hours are sixty per week, or an average of ten per day, while in the mills of the Southern States they run from eleven to thirteen hours per day. In none of the Southern States has cotton manufacture advanced so rapidly as in North Carolina. The number of mills has increased from forty-nine in 1880, to eighty in 1888. The capital invested is more than \$4,000,000, the number of spindles operated over two hundred thousand, and they consume more than thirty million pounds of cotton. As North Carolina is then one of the most prosperous in the line of cotton manufacture, it is fair to take that State as a test of the wages paid and hours of labor in southern cotton mills.

From a table given in the report of the Labor Commissioner of North Carolina for the year 1887, the following is taken: Hours of labor per day, from eleven to twelve and a half. Spinning department, wages of foremen from \$1 25 to \$2 per day; weaving department, from \$1 50 to \$2 25; assistant foremen, from 75 cents to \$1 25 in the former, and from \$1 to \$1 50 in the latter. Men get from 50 cents to \$1 in different departments, and women from 40 to 60 cents.

Here is a sample of a return from a manufacturer in Alexander County, North Carolina: "Labor is abundant, but not very reliable. We employ eight men at wages ranging from 75 cents to \$1 50 per day, seventeen women at 33½ cents per day, three children at 25 cents per day. Pay wages weekly. House rent and fuel free to all employés."

From this it would appear that a woman operative in a cotton mill in North Carolina is paid at the rate of three cents an hour. In a large mill in Cabarrus County, North Carolina, employing three hundred hands, the hours of labor are twelve per day. The following is the scale of wages: Lapper and card-rooms: men, per day, 65 cents; drawing, 50 cents; women the same. Spinning department: foreman, \$2; assistant foreman, \$1 25; women spinners, 10 cents per side; doffers, boys and girls, 40 cents; spoolers, women, 40 cents; warpers, women, 75 cents. Quilling department: foreman, \$2; women, 50 cents. Weaving department: foreman, \$1 75; assistant foreman, \$1; weavers, per cut of fifty-four yards, 25 cents; twistors, men and women, 75 cents; folders, men,



75 cents; balers, men, 65 cents; dyers, \$1 25; firemen, \$1; machinists, \$1 25; watchman, 70 cents; carpenters, \$1 25.

The following is the schedule of wages paid to the employes of the California Cotton Mills: Head foreman, \$4 50; assistant foreman, \$2 50. Lapper and card-rooms, men, per day, \$2 20. Drawing, women, \$1. Spinning, assistant foreman, \$2 50; women, 25 cents per side; doffers, boys and girls, 50 cents per day; spoolers, women, \$1 75 per day (piece work); warpers, \$1 35. Weaving department, foreman, \$4; assistant foreman, \$2 50; women (piece work), average, \$1 50; folders, men, \$2; balers, \$2; dyers, \$3 75; firemen, \$2 50; machinist, \$3 50; assistant machinist, \$2 50; watchman, \$2; carpenter, \$3 50; laborers, \$1 50 and \$2.

As was pointed out in the report, herein given, on the woolen industry of California, just as the eastern manufacturers can afford to mark their product below ours in consequence of paying lower wages, so the South for the same reason can undersell the East. High tariff duties protect the wage earners of the United States from competition with the lower paid wage earners of Europe; but what can protect those in the Northern and Western States from the poorly paid wage earners in the Southern States? It can readily be seen from the facts herein given relative to the hours of labor and rates of wages paid in the cotton mills of the Southern States, as compared with our own, how impossible it would be for any cotton mill in California to compete with the former except for home consumption. Even at present manufacturers at Nashville, Tennessee, are able to pay the heavy freight on cotton rope from that long distance and undersell the California company at their own doors. It is the opinion of the Superintendent that the interstate commerce bill was a boon to the cotton industry of California. It is, to a large extent, a barrier to the ruinous competition of eastern and southern manufacturers. Were it not for it, by means of special rates they could flood the markets here and no cotton mills could run in California. Nearly all the raw cotton used in the mills during the past year came from Texas. About one hundred and forty thousand pounds of cotton grown in California were used in these mills. The Superintendent found it a better article upon the average than what he gets from Texas. He is, therefore, strongly of the opinion that cotton raising would pay in California. It would undoubtedly be of considerable advantage to the mills, as it would save them a large amount paid for freight on the raw material. If cotton could be bought from the farmers at home, the Directors of the California Cotton Mills could defy competition from any southern manufacturers, notwithstanding the lower rates of wages they pay to the operatives in their mills.

That cotton can be successfully and profitably grown in California is no longer a matter of doubt or speculation. According to Professor Hilgard, of the State University, "cotton has been successfully grown within the State all the way from the Mexican boundary to Shasta County, and the staple produced has, on the whole, proved to be of peculiar excellence." The Professor then goes on to prove that cotton culture should commend itself to the farmers of California:

First, since the production for the home market has steadily been maintained and has proved profitable, it is legitimate to infer that whenever by the establishment of cotton factories on the coast the local demands shall increase, cotton production will do the same. Other causes are the relation of cotton culture to the peculiarities of the soil and climate, especially of the great valley.

Apart from the general rule, that the greater the variety of crops and industries of a country, the more independent and the less liable it is to crop failures of a general character, there are two points that speak strongly in favor of at least the partial substitution of cotton for wheat. One is the well known fact that wheat culture is very exhaustive of the soil, notably of the phosphates, especially when the grain is chiefly used for export, little or nothing being given back to the soil, and the same crop being repeated year after year in a wholesale fashion. It is hardly necessary to expatiate upon the fact that this kind of farming, or rather, planting, is doomed to speedy termination, and that while for the time being it enriches individuals, it is of very doubtful permanent benefit to the country. The exhausted wheat fields must wait for the coming generation of more careful farmers—true husbandmen, not skimmers of the soil—to be rehabilitated into something like their original productive value. That has been the history of wheat growing all over the Atlantic States, and is certain to be repeated in California. When the wheat fields cease to be so profitably productive as to be able to compete with the fresh lands of Washington, Montana, Dakota, and Minnesota, what crop shall be substituted for that grain? It is idle to say that there is plenty of time yet before the question arises. The truth is, that in the older settled portions of the State it is already upon us, for the average product per acre is rapidly falling from the surprising figures of old—forty and fifty bushels per acre—to the modest twelve or fifteen bushels of Eastern States, and it is impossible that it should be otherwise; but the man who grows fifteen bushels per acre cannot long compete with those still able to grow double that amount. A portion of the lands so thrown out from wheat culture may be given to orchards and vineyards; but it will be long before these industries can occupy all the ground, if indeed the state of the world's markets would permit of their indefinite expansion. Alfalfa, which it has been proposed to substitute for grain, cannot find sufficient consumption at home, and is too bulky for export. Many other crops might be suggested that will doubtless hereafter find a profitable place in the agriculture of California, but among these there is every reason to believe that cotton will occupy a prominent place, especially since it can be grown on any naturally fairly productive soil for scores of years without thought of other manure than its own seed regularly returned to the soil. It is in this respect the reverse of the exhaustive wheat crop; for a crop of cotton lint takes no more from the soil than the chaff of the wheat would were it a merchantable article, while the grain and straw were returned to the soil.

There is another reason in favor of the planting of cotton as against the planting of wheat (at least as the latter is practiced now) when irrigation is required. This is the fact (too well known to the population concerned, and more specially treated of in the article on alkali soils on pages 63 to 77) that on lands afflicted with alkali the evil is steadily on the increase, on account of the "rise of the alkali," as a consequence of continued surface irrigation. The last flooding of the wheat leaves the soil with a dense crust, from which the soil water evaporates rapidly, and which, the grain being sown broadcast, cannot be broken and the surface soil put in the condition of tilth necessary to prevent the accumulation of the alkali salts at the surface. More and more every year the "dead spots" in the wheat fields increase, and when, on account of such failures, it ceases to be profitable, something else must be substituted, and that substitute must be a hoed crop, planted in drills, and capable of being cultivated at all times. It should, moreover, be a deep and tap-rooted crop, requiring the least amount of irrigation, on account of the depth to which its roots reach. Cotton fulfills preëminently both conditions. It needs and responds generously to clean and frequent tillage, and in this it would tend to fill the period of comparative idleness experienced by the California grain grower between harvest and seeding time, that for the time being throws a large number of laboring men out of employment. By the proverbial spreading out of the work over the entire twelve months cotton serves to secure steady employment, and therefore a steady laboring class.

Finally, where irrigation is once established, it will secure a cotton crop without fail every year, instead of the often-recurring summer droughts that so frequently stunt the crop in the Mississippi Valley, and the waters of the fortnightly shower, thought there to be desirable for the best success of cotton, could be here made a certainty. But singularly enough, such treatment is found not to benefit the plant in the climate of California, so that, in comparison with some other crops, cotton culture would be economical as regards irrigation water.

Keeping all these points in view, the writer cannot but think that the wider introduction of cotton culture into California is but a question of time, and that in many respects it will serve to improve the agricultural prosperity of the State.

As early as the year 1856, it was demonstrated by growers that cotton was a thrifty growing plant in this State. In that year, as well as in the year following, prizes were offered by the State Agricultural Society for the best cotton produced, and during the late war, when cotton was commanding a high price, the State Legislature offered premiums for the production of cotton, as follows: For the first one hundred bales, of three hundred pounds each, \$3,000; for the same quantity produced in

the first, second, and third succeeding years, \$2,000, \$1,000, and \$500, respectively.

The offering of these premiums stimulated and encouraged the growing of cotton, causing a large acreage to be planted in the various interior valleys of the State. Matthew Keller, of Los Angeles, secured the premium of \$3,000 from raising one hundred and eight acres of the product. The other premiums were divided between persons in Kern, Fresno, and Merced Counties. The report of the Agricultural Society, in 1866, regarding cotton growing in California, pronounced it a success, so far as production was concerned, but, owing to the scarcity of labor, and no home market, there was not much encouragement in its culture. In 1873, however, a shipment was made by Buckley Brothers, of Merced, to Liverpool, of twenty-two thousand eight hundred and eighty-six pounds, where the article met with ready sale.

In 1874, J. L. Jackson cultivated one hundred and sixty acres of cotton on the river bottom lands along the Sacramento with fair success, getting a yield of thirty thousand pounds of lint of excellent quality. Two other tracts, one near Williams, in Colusa County, and the other near Gridley, in Butte County, aggregating five hundred acres, showed that cotton was a success on the upland of the Sacramento Valley without irrigation and without the frequent rains which are considered so essential to a good crop in the Southwestern States. As far north as Shasta County about this same time cotton was tried in quantities of a few acres, with entire success as to yield and quality. In 1875, or the year following, Mr. Ware, of Colusa, planted a large acreage to cotton, and the yield was so great that he could hardly find storage room for it.

As has been stated, there was no ready market for cotton; storage, insurance, commission, and other incidental expenses ate up the producer's profit, and as wheat was in demand at high prices and ready money, the farmer who had experimented with cotton naturally turned his attention to wheat growing. Thus the cultivation of cotton gradually decreased until the past year. The continual cropping of the land to wheat exhausts the soil and lessens the yield of the product. This fact, in connection with the prevailing low price obtained for wheat, has caused the progressive farmer to look for a substitute for wheat.

Superintendent Rutherford says that many of the farmers of the State who have lately tried the experiment of cotton culture have been gratified at the result. Among others he refers to Mr. Davis, of Madera, who planted two hundred acres in cotton and succeeded better than he would in wheat. Cotton has been grown successfully in the great Sacramento and San Joaquin Valleys, and in nearly every portion of the State which is protected from raw, cold winds and fogs. The latter are very detrimental to cotton growing. Cotton should be grown where it is warm, the hotter the better, so long as moisture is procurable by the roots which grow quite deep, or is supplied by irrigation. Along the lower foothills of Napa, Sonoma, Lake, Tulare, Kern, Merced, and San Diego Counties, fine cotton has been recently grown, which places its successful culture beyond experiment. One of the greatest objections to cotton planting in California is the supposed scarcity of labor for cultivating and picking. As cotton picking comes on in the months of October, November, and December, farmers could utilize the same laborers who were employed during the summer months in the orchards and vineyards. This would to some extent solve one of the problems

agitating the public mind: "What shall we do with our farm laborers after the harvest has been gathered in?"

The farmer who plants cotton on a portion of his land will find work for his laborers after his fruit has been picked or his corn gathered in. There would no longer be such an exodus of the genus "tramp" farm laborers from the country to the large cities during the winter months. The citizens of San Francisco would not be obliged to pass the hat around for the relief of the unemployed. Land owners would then feel more disposed to provide a local habitation for the men who would toil for them, not only during the heat of summer, but also during the cold of winter.

But then, the question may be asked, How could California hope to compete with Texas, which has had such a long start ahead of her, and which now produces more cotton than any other State in the Union? The estimate of her cotton crop for the present year is one hundred millions. The answer to this is given by Professor Hilgard, who says: "The California cotton grower has this great advantage over his southern competitor—the latter has to fight the grass throughout the season; in fact to keep the cotton out of the grass is his never ending task. In California there are no summer showers to start a new crop of grass and compact the surface of the soil into a strangling and moisture-wasting crust. If kept clean to the dry season the ground remains clean, save perhaps a few straggling weeds that can be easily cleared away by a few strokes of the hoe. There is no crabgrass to go to seed every autumn, as an earnest of the perennial renewal of the grass fight."

If the farmers of this State were to devote a portion of their lands to cotton growing they could find a ready market at the California Cotton Mills, as the Directors of which, the Superintendent assured me, are willing to give a written guarantee, if necessary, that they will pay the quotation prices of the New Orleans or Galveston Chambers of Commerce. This would remove one of the objections which farmers raise, viz.: that as we have but one cotton manufactory in California, they would be compelled to accept any price the proprietors chose to offer them, as they say they are afraid of being "cinched." There would be a demand for the current year at the California Mills for about five thousand bales of cotton, or from two to three million pounds, at from 10 to 12 cents.

Another objection made against cotton growing by California farmers is that there is too much bother in attending to it. According to the opinions of several who have had experience in the matter the cotton crop gives far less "bother" than hops, or fruits, or vines.

The California Mills Company has lately distributed two carloads of upland cotton seed to the farmers of the State, in order to induce them to try the experiment of cotton growing, in the full confidence that it will redound to their mutual advantage. The cultivation of cotton would also be of great benefit, as was already shown, to the farm laborers of the State. Instead of paying only about \$5 per acre for labor, the farmers would be able to pay \$15, with the still further benefit to the laborer that his services would be required for the greater part of the year.

In San Joaquin and Sacramento Valleys, cotton can be planted as early as April fifteenth, and should not be planted later than the middle of May or the first of June. It should be planted in rows about

four feet apart, and two feet apart in the row. Two seeds should be planted in each hill, so that in case one should fail to grow the other probably would. Planting in large quantities is done by a machine similar to a corn dropper. The seed should be covered over with four or five inches of earth. When the young plant is about five or six inches high, where two plants are in a hill the smaller should be pulled out. The weeds must be kept down and the ground thoroughly cultivated similar to corn. This can be done by cultivators or by hoeing. In August or September the bolls which contain the lint will begin to open, when picking must begin. This is done by men or boys, and in many instances by girls. The lint, which is fast to the seed, is gathered in long sacks or baskets. The cotton is then ginned, which separates it from the seed, after which it is baled into bales of about four hundred pounds each, an ordinary hay press being used for the purpose.

The yield of unginned cotton to the acre is all the way from one thousand to two thousand pounds. Of this about one third is lint, which, if of good quality, is worth 12 or 15 cents per pound, and the other two thirds is seed.

It is not generally known, but cotton seed is valuable for more purposes than one. It is good feed for stock, but the most valuable use made of it is for oil, for which it demands a price of from \$20 to \$30 per ton. Cotton-seed oil is a substitute for olive oil. The cotton, after being ginned, goes through a cleaner in which the dust and dirt is separated from the lint. It is then passed to carding machines, where it is spread out very thin in strips a yard wide. From the carding machine cotton batting is made. For thread or twine, the wide strip from the carding machine is twisted into a roll the size of one's finger. From this it is run on spindles and twisted to a smaller size, from which it is run to other spindles, where it is twisted still more to very small thread. For making twine several of these small threads are twisted into one, and for weaving into cloth the size of the thread is regulated according to the coarseness or fineness of the texture.

A South Carolina cotton planter, in an interview with a representative of the San Francisco "Call," gave the following interesting details regarding the cultivation of cotton:

To solve the problem of planting and raising cotton, it is necessary to fully understand the proper nature of the soil and climate which is suited to this plant, and the most approved mode of cultivation.

Cotton is a plant which grows best in such a soil as is to be found in the Gulf States, where the surface soil is of a light, friable nature, a sandy loam overlying a clay foundation. The reason for this is, the plant has a tap-root, which easily penetrates the top soil and is stopped by the clay. The lateral roots are thrown out when the tap-root is checked, and these support the plant while it is taking on its fruit, or bolls.

The climate that is the best suited to cotton is a rather warm, temperate atmosphere, with sufficient rain or moisture to sustain the heavy leaf crop, which is a feature of the development and growth of the plant.

Cotton stands drought well, but whether it could do with as little rain as falls in California during the growing season is doubtful. If the land were in such a condition in the very early spring as to admit of the proper preparations, the crop might be planted before the close of the rainy season; or where irrigation could be had, a very moderate amount of water would sustain the growth.

#### PREPARING LAND.

To prepare land for cotton it should be first plowed deeply, say six inches or more if possible; then laid off in rows three feet apart and bedded up, by throwing the furrow together with a six-inch plow. On this bed run a cotton planter, which will open a small trench; then drop the seed and cover about an inch deep.

When the cotton comes up, the middle should be broken with a six-inch straight-shovel plow, which should not put any earth on the growing plant, but keep the ground free from weeds and the crust rough.

As soon as the plant is three inches high, it should be thinned out to two stalks to a place, and about twelve inches apart on the bed. This can be done with a hoe or by hand. The after culture should all be done with sweeps or cultivators. These plows should run very shallow and not turn the soil, but simply keep it rough and friable. The best is that whose sweeps are broad flat plows which cover the surface between the rows, and are of different widths. When the plant is small, say six inches in height, a twelve-inch sweep will be best to use, running three furrows to the row; when the plant is twelve inches high, a broader one, about fifteen inches, running two furrows to the row, and after that a twenty-inch sweep or cultivator can be used to advantage, and run once in a row until the growth of the plant shades the ground.

#### BLOOMS.

Should the blooms appear on the stalk or limbs before the plant is fully grown, the work ought to be suspended, as the least disturbance of the roots may cause the plant to shed its blooms.

The demand for cotton is steadily on the increase; even the stems are now being used to make a coarse kind of cloth. Cotton seed is very valuable as a fertilizer, being quite rich in ammonia. The oil is first extracted from the seed by pressure, then the residue is ground into what is known as cotton-seed meal, which is used as food for cattle and as a fertilizer of land.

Picking cotton is the slowest process known to the farmer; a good hand can average about one hundred and fifty pounds per day in good cotton. No machinery has yet been invented for gathering this crop, although many attempts have been made. Prominent among them is a machine invented by Charles Mason, a young man in South Carolina, a few years ago, and although it is being improved on by him little by little all the time, it has as yet achieved only a small measure of success, and the great bulk of the crop is gathered by hand, which is a very slow process.

When the crop has been gathered it has to be ginned before it is ready for use. The process of ginning is accomplished by saws, that separate the lint from the seed, and also removes a large amount of trash, such as crisp leaves and other things that are impossible to keep out while it is being gathered.

#### THE CROP.

The crop of the Southern States for the year 1889 has reached seven millions of bales, of the value of \$50 per bale, or \$350,000,000. The demand keeps up with the supply, and the price is now above the average of the past ten years, being 10½ cents per pound for the average quality. It takes about one bushel of seed to plant an acre, and the average yield is nearly one bale to three acres at a gathering.

If cotton can be raised successfully in California it will add largely to the prosperity of the State. The experiment should be tried on a large scale and at the expense of the agricultural department of the State Government.

Cotton is grown successfully in China, Egypt, and India, but the crop of the world is largely American. A very large proportion of the American crop is exported, probably five sixths of the whole, and as it is always sold for cash it brings into the country from outside nations about \$300,000,000 annually in its raw state, besides all the manufactured goods into which it enters that are also exported and sold.

Commenting upon the foregoing views of the South Carolina planter, the "Call" of May 19, 1890, published the following editorial, which is deserving the careful perusal of all interested in the subject of cotton growing in California:

A South Carolina planter, in Sunday's "Call," recommends the cultivation of cotton in this State, and advises that experimental stations be established and worked at State expense. He is evidently unaware that the experiment was made long ago. Cotton has been grown in this State, in small quantities, for many years. There has probably been no year in the last twenty that some one, in some county, has not cultivated a cotton patch, nor is there any county in the valley in which the plant has not had a chance of growing. Californians have all along been perfectly aware of the profit to be derived from cotton planting.

The trouble with the industry in this State has not arisen from want of suitable soil or climate, but from the cost of labor. So long as the standard grade—middling uplands—sells at or about 10½ cents a pound in the great distributing markets, it can only be grown where labor is cheap. It is a good day's work to pick one hundred and fifty pounds of cotton from dawn to sundown. Thus, the only countries which produce cotton in large quantities are the Southern States of the Union, Egypt, India, and China, in all of which farm labor is low in price. In the two last named countries the field hand gets less for a week's work than a field hand receives for a day's labor in this country. In Egypt the fellahs work under a system of semi-compulsory labor. In the Southern States labor of field hands in the cotton fields is much cheaper than for labor in the North and West, and the proportion of cotton which is raised by the ex-slaves for their own account, or on joint account with the owners of the soil, increases daily. In this State, in the counties

where grape and fruit planting is increasing, laborers are asking \$1 25 and \$1 50 a day with board. Hence, cotton grown in those localities costs the grower so much that it cannot compete with cotton brought by rail from New Orleans.

It is a pretty safe rule to follow to do the thing which we can do better than others. There are probably lawyers and doctors who could make a pair of boots if they were driven to it; but the boots would be poor of their kind, and they would cost a lot of money. So it is possible to grow pineapples in Alaska, and strawberries on the sea beach, but the fruit would compare unfavorably with the produce of the spot where it is indigenous, and it would be terribly expensive. There are fruits and other products of the earth which we can raise in this State better than they can be grown anywhere else in the world. Perhaps we had better confine our energies to growing these comestibles, and improving their quality. There are so many of them that an agriculture which embraced them all would be diversified enough to suit any taste.

The first instinct of the land owner is to raise that which he can raise the most easily. Thus the first farmers were herdsmen and shepherds. Cultivation of the soil with plow and hoe came next, and the cultivator planted the seed which would yield the largest and surest crop. Presently a comparison of returns led to the cultivation of crops which, though they involved more exertion, commanded high prices, in preference to those which could be raised with less labor but sold for less money. Thus the wheat and barley grower gradually stops sowing his fields for a crop which barely gives him \$5 a year per acre, and devotes them to raising fruit, which gives him in a good year \$50 or \$100 per acre. The last stage of progress is the adoption of high farming, as applied to fruit—the production of small crops, with much labor and care, in preference to large crops, with less labor and less money yield per acre. The farmers of this State have been through all the initial stages, and are now entering upon the final stage, where perfection in the product is the objective point. They are not likely to be diverted from that objective by wild dreams of adding right away California to the list of cotton States.

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### CHAPTER III.

#### JUTE MANUFACTURE.

The first grain bags made in California were manufactured from imported cloth, and in a small way, by hand and machine sewing. At that time, hand-sewed bags were considered to be the only ones fit for long voyages. Now, in consequence of improved machinery, machine-sewed bags answer the purpose. The first machinery for the manufacture of bags, etc., from jute, arrived on the British ship "Santa Lucia," from Glasgow, December 8, 1868. A number of skilled operators from the Dundee jute factories arrived on the same vessel to put up and work the machinery. The first invoice of jute, direct from Calcutta, for the factory, arrived August 28, 1868. It consisted of nine hundred bales, by the "Ladye Love," consigned to Rodgers, Myers & Co. The Oakland Jute Factory was making one thousand two hundred bags per day in 1870. In 1871 the capacity was forty thousand per month. Then, new machinery was added, which brought the capacity up to eighty thousand per month, or three hundred and fifty thousand for the season.

During that year, in addition to direct imports from Calcutta, three hundred and fifty bales of jute arrived from New York. A bag ring, formed in 1871, was broken up by the Oakland factory. That was the first time importers felt the influence of the local factory.

In Eastern States, where means of transportation are more abundant, and where the system of elevators are more perfect and widely distributed, most of the grain is handled in bulk. The cost of grain bags is therefore eliminated from the cost of production.

Not so in California. The farmers of this State are too far distant from the markets for consumption. The experiment of shipping in bulk has been tried and found to be a failure. Consequently, the necessity of sacking every bushel of grain which is destined to be on shipboard for

months. The question then of how to get suitable grain bags at the lowest possible figure is a serious one for the farmers of this State. A large quantity of grain in the Western States goes to the Atlantic seaboard in bulk, and is carried across the ocean in borrowed sacks, which are returned and refilled until worn out. But our farmers have to ship their grain in sailing vessels which must sail around the Horn and traverse two great oceans.

Since the establishment of the jute factory at Oakland, followed by that at San Quentin, the prices of grain bags have been greatly reduced. With the abolishment of the tax on raw jute, new factories will be started and the cost of grain bags reduced to a minimum.

The same year, 1882, in which the State began the manufacture of jute grain bags by convict labor, the Pacific Jute Mill—which had succeeded the Oakland Cotton Mill—suspended operations.

Afterwards a new company, under the name of the California Jute Mill Company, took hold with a capital of \$240,000, in twelve thousand shares of \$20 each, of which \$222,000 has been paid up—equal to \$18 50 per share. The plant was thoroughly overhauled and new machinery added.

Formerly nearly all the grain bags used on this coast were imported from Dundee, Scotland. Delays in the arrival of vessels sometimes led to imports from New York by way of Panama. Since 1875 the bulk of our wheat bags has come from Calcutta, because it was found we could buy them cheaper and better than in Dundee. Now that there is opposition in manufacturing, jute bags can be purchased at almost one third the price paid in early days.

#### THE CALIFORNIA JUTE MILL.

The California Jute Mill, situated at East Oakland, is the only exclusively jute mill, except the mill at San Quentin Prison, on the Pacific Coast. It was established in 1865 as a cotton mill, and was changed to a jute mill in 1869. The works came under the present management in 1883. The California Jute Mill is owned by a joint stock company, with the following Directors:

L. P. Drexler, President; George H. Bryant, Vice-President; Dr. J. D. Whitney, Wm. Greer Harrison, Fred W. Zeile, William White, Alfred Marcus; Louis S. Lissak, Secretary; Superintendent of the mill, John Robinson.

The capital stock is \$240,000, divided into twelve thousand shares, at \$20 per share.

Two hundred thousand dollars have been invested in plant and machinery. The mill contains one hundred and twenty-six looms, and one thousand nine hundred spindles. The grounds cover an entire block of three hundred feet square. The old wooden buildings were torn down and new buildings of brick were constructed. They are of the L shape—the principal one having a frontage of three hundred feet on one street by two hundred and fifty feet on another. The warehouse is sixty by one hundred and twenty feet, and the reservoir sixty-six by sixty feet.

The buildings are subdivided into the following departments or rooms: Batching, carding, spinning, and weaving, together with a machine shop and engine-room and blacksmith shop. The articles manufactured in



the mill are grain, ore, wool, sugar, rice, coffee, borax, bean, and twine bags; fleece, fine, and sewing twine; matting, hop cloth, and burlap of forty, forty-five, fifty, fifty-four, sixty, and seventy-six inches in width.

The mill has its own dyeing and baling departments—a hydraulic press being used for baling purposes—one thousand bags being put into each bale. Then the hoops are put on, and the goods are ready for market. To keep the mill running requires about \$250,000 worth of raw material and manufactured goods constantly on hand. The output, supposing all the jute was turned into grain bags, would be equivalent to four million five hundred thousand bags, which, at 8 cents each, would amount to \$360,000.

The total sales of last year's production amounted to \$325,000. Amount of jute worked, eight thousand two hundred and eighty-nine bales, averaging \$15 per bale, or \$124,333. Wages of employes for 1889, \$96,448.

[ At present there are three hundred and thirty-eight persons employed in the mill, of whom two hundred and eighteen are white and one hundred and twenty Chinese. The working hours are from 6:50 A. M. to 5:50 P. M. Wages of boys are from 50 cents to \$1 per day; girls, from 40 cents to \$1 25. Most of the operatives are paid by the piece; weavers earn from \$1 50 to \$2 per day; spinners, from \$1 to \$1 40; bag sewers, 65 cents to \$1. The Chinese earn from \$4 50 to \$7 50 per week. Highest wages paid to men, \$22 50 per week; lowest, \$7 50; average, \$12 per week. According to the rules posted in the work-rooms, a fine of one quarter of a day's wages is imposed for dilatoriness. The foremen and forewomen are all white persons, and it is the present policy of the management to dispense, as soon as practicable, with Chinese help altogether.

#### *The Boys in the Jute Mill.*

[ The boys employed are a mixture of races—white, black, and yellow. Their ages are from ten to sixteen years. Until the law went into effect prohibiting the employment of children under ten years, there were children working in the mill as low as eight years of age. The majority of the boys and girls are from Portugal or the Azores Islands. Their work consists in removing empty bobbins from the spinning frames and replacing them with full ones. They have to be very quick at the business, for the machinery has to stop while they are doing this. Older hands cannot do this work so well, for it requires small, deft fingers to get in between the narrow spaces in the machinery. Few of these children have received any education whatever. Their parents are very poor and illiterate. The mothers, and, in some cases, the fathers of these children, work in the mill, and I have been credibly informed that some of the unnatural parents live off the earnings of these little overworked toilers. Girls are chiefly employed in bag sewing and piling. In the latter they earn 40 cents a day.

#### *Cost of Fuel, etc.*

The work-rooms, though low, are well lighted and ventilated, but overcrowded. The machinery is in too close juxtaposition, and as the belting, etc., is not under the floor, as in the cotton mill, but above, there is imminent risk of accident to the employes.

The mill has its own machine shop fitted up with iron and wood turning lathes, circular saws, and all the machinery necessary to at once

repair any part of the works that break or get out of order. The high price of fuel is a cause of general complaint among the industries of California. In the California Jute Mill fuel costs between \$800 and \$900 per month. For the month of February, 1890, coal cost the mill \$40 per day. Seattle coal screenings cost \$4 85 per ton, and lump coal averages about \$6 75 per ton during the year. In good seasons it takes about forty million grain bags to supply all the States and Territories of the Pacific Coast with grain bags alone. The purchasing agent at Calcutta of several importing firms, informed me that San Francisco received about thirty million jute bags last year from India. The number of wool bags is about one hundred and fifty thousand. The increase in exports of jute, raw and manufactured, from British India, was from five million two hundred and six thousand five hundred and seventy cwt. in 1876, to ten million three hundred and forty-eight thousand nine hundred and nine cwt. in 1883, or 98 per cent.

#### THE SAN QUENTIN JUTE MILL.

The second factory for the manufacture of grain bags from jute was initiated by Governor George C. Perkins. The utilization of convict labor at San Quentin State Prison was the motive that prompted the suggestion.

As the jute factory at Oakland was operated almost entirely by Chinese, it was felt that there would be little or no opposition to such a movement on the part of the labor organizations of the State. At that time the labor unions were up in arms against the convict contract labor system which prevailed at the State Prisons. Here was an opportunity to placate this feeling of opposition, and at the same time give plenty of work to the convicts. It was also believed that a State factory of this sort would be an excellent preventive of the annual combines among bag importers by which the farmers were cinched.

Our legislators from the country districts were captured by the idea, and in accordance with the recommendation of the Governor, voted the necessary appropriations for the purchase of machinery and the erection of a suitable building on the prison grounds at San Quentin. The building was erected under the direction of Warden Ames. One hundred looms and other machinery were put in. Total cost, \$280,000.

The jute mill at the San Quentin State Prison was started May 1, 1882. The plant consists of one hundred looms, one thousand nine hundred and thirty-six spindles, and necessary preparing and spinning machinery, bag sewing and hemming machines, hydraulic press—all driven by steam power. The amount invested in the plant was \$249,385. The cost of erecting a similar plant at present would be approximately as follows:

Cost in England of the preparing, spinning, weaving, and finishing machinery necessary to run one hundred looms.....	\$70,000 00
Freight per sailer and duty on same.....	30,000 00
Hydraulic press.....	1,500 00
Bag sewing machines.....	4,000 00
Bag hemming machines.....	1,500 00
Engine (of say 850 nom. horse-power and boilers).....	20,000 00
Shafting and pulleys.....	15,000 00
Belting.....	3,000 00
Labor (placing machinery).....	5,000 00
Building (a one-story brick, 160 feet by 250 feet, not including engine and boiler-rooms, with truss roof covered with tin, and concrete floor, water pipes, etc.).....	50,000 00
Total cost of plant.....	\$200,000 00

In the operation of such a factory it was found indispensable, in order to make the necessary repairs continuously required, to attach a small machine shop and foundry and carpenter shop. The cost of tools and machinery necessary for these would amount to about \$15,000. This would cover the cost of a first class machinist's lathe, drill press, gear cutter, planer, furnace, cupolas and machinists' and foundry tools, also wood-working machinery, such as shaper, bandsaw, lathe, boring and circular saw machines, jointer, etc. The plant at San Quentin includes all these. All the jute used in the manufacture of bags and burlaps is obtained from India, and its price is very fluctuating, depending on quality, condition of the crops, demand, etc. The prices paid by the prison during the last six years have ranged from 2.975 cents per pound, the lowest (1885), to 5½ cents per pound, the highest (1883).

The average price this year has been about 4¼ cents per pound, at ships tackle in San Francisco, cost, freight, duty, and insurance paid. For the full operation of a plant similar to the one described, it will require from three hundred and seventy-five to four hundred prisoners, under the superintendence of at least three competent foremen (free). The engineer and fireman of machine and carpenter shops should also be free men.

The output of the mill with its force, if engaged on grain bags alone, and working say nine hours a day, should be seven thousand to seven thousand five hundred bags per day, and the running expenses, including cost of fuel, oil, repairs, flour, glue, in fact everything necessary in the manufacture of jute, excepting the cost of the raw jute itself, will be from \$2,500 to \$3,000 per month.

The duty on jute used at San Quentin Prison during the past three fiscal years, is approximately as follows:

For the year ending June 30, 1887 .....	\$9,000
For the year ending June 30, 1888 .....	11,250
For the year ending June 30, 1889 .....	15,000

PROGRESS OF JUTE MANUFACTURE AT SAN QUENTIN.

	Fiscal Year Ending June 30, 1887.	Fiscal Year Ending June 30, 1888.	Fiscal Year Ending June 30, 1889.
Number of bales of jute used .....	4,695	6,275	7,818½
Number of pounds contained in same .....	1,856,347	2,509,726	3,127,176
Value of same .....	\$66,548 10	\$82,945 32	\$110,001 06
Manufacturing expenses, exclusive of the value of raw jute .....	\$36,806 17	\$48,648 17	\$69,841 26
Fuel .....	\$8,348 41	\$13,514 81	\$26,697 79
Salaries paid to employes .....	\$7,380 00	\$9,379 90	\$12,115 26
Number of yards of burlap manufactured .....	2,180,047	2,951,414	3,619,015
Gross amount of sales .....	\$131,625 23	\$180,047 46	\$273,510 41
Profits .....	\$17,240 03	\$51,120 82	\$80,926 86
Average number of persons employed .....	360	502	711
	1 shift.	1 shift 8½ mos. 2 shifts 3½ mos.	2 shifts.

The cost of fuel rose from \$13,514 31 for the year ending June 30, 1888, to \$26,697 79 for the year ending June 30, 1889, an increase of nearly 100 per cent. The great increase was owing, in the first place, to an advance in the price of coal from \$6 65 per ton, in 1888, to \$9, in 1889, and, in the second place, to the far larger quantity consumed in

consequence of the increase in the hours of labor. The mill was operated with but one shift of men for eight and one half months in 1888, and with two shifts for the remaining three and one half months, while there were two shifts of men during the whole of 1889. The number of grain bags made for the year ending June 30, 1889, was 3,052,433. Besides bags and burlaps, there were also manufactured 4,148 pounds of three-ply twine, and 121,809 pounds of five-ply twine, of which amount 47,694 pounds were used in sewing bags, and 4,250 pounds in baling goods.

The California Cotton Mill Company, at East Oakland, worked \$29,-895 05 worth of raw jute last year, principally in making ore bags. They have built a large addition to the factory (in which jute bags will be exclusively manufactured), and invested in a large amount of jute machinery. We will therefore have three extensive jute factories running in California, viz.: two in East Oakland, operated by free labor, and one in San Quentin, by convict labor. No Chinese are employed at the Cotton Mill, but there is still a large number employed at the Oakland Jute Mill.

#### JUTE BAG MANUFACTORIES.

There are three establishments, all located in San Francisco, where jute burlap is made into bags. One of the three, Ames & Dietrich, imported two million five hundred thousand yards of burlap from India last year—as much as the full production of a one hundred-loom mill.

The second, Neville & Co., imported last year one million five hundred thousand yards of burlap, and three million five hundred thousand bags. They manufactured five hundred thousand grain bags last year.

The third, Anderson & Co., manufactured two hundred and fifty thousand grain bags last year.

There are fifty men and boys and eighty women and girls employed at present in the three establishments, but the work is not confined to the making of bags, but also include flour sacks, etc. The first two are also extensively engaged in the manufacture of tents, awnings, etc. The wages paid to the girls are from \$3 to \$6 a week; sewing women, from \$6 to \$9. The average is about \$1 per day. Boys, \$5 to \$9 per week. Men, jute bag sewers, average \$15 per week. Hours of labor are from 7 A. M. to 5:30 P. M., or, allowing half an hour for lunch, ten hours per day. Ames & Dietrich are now erecting a large establishment, in which they propose to enter more extensively into the manufacture of bags, and in which more than double their present force will find employment.

If the duty on raw jute should be removed by Congress, a great impetus would be given to the manufacture of jute bags on this coast, and immediate work could be found for hundreds of women and girls.

#### GENERAL STATISTICS.

According to the "Report on Commerce and Navigation" by the Bureau of Statistics of the United States Treasury Department for 1889, the amount of raw jute imported into New York for the last year was eighty-two thousand three hundred and twenty-seven tons, appraised at \$2,599,659.

There was imported into San Francisco, for the year ending June 30, 1889, jute bags and bagging, \$850,917; burlaps, \$105,017; all other

kinds manufactured from jute, flax, or hemp, \$329,497; making a total of importations through the San Francisco Custom House of \$1,285,431.

#### JUTE GROWING IN CALIFORNIA.

The experiment of growing jute has been tried in California. Under the Wardenship of Mr. Ames, at the San Quentin Prison, a considerable quantity of the best jute seed was obtained from Calcutta and distributed among the farmers of the State. The raising of jute was tried in Stanislaus, Merced, and San Bernardino Counties, and on one of the islands of the Sacramento. The experiment proved a complete failure. While a good article of jute should attain a growth of from nine to fourteen feet, it did not reach a third of the height in California. As Mr. Watson of Calcutta said, jute will grow successfully only in moist or marshy soil, under a broiling sun and copious rains. It requires a kind of natural steaming process. The long dry summer of California is death to the jute plant. Besides, even if the soil and climatic conditions were favorable to the growth of jute in this State, how could your laborers compete with the native laborers of India, who thrive on 6 or 8 cents a day? The Hindoos will wade in a nude condition into the rivers and stagnant pools, where the raw material is undergoing the process of soaking, and remain there for hours, under a burning sun, in order to decorticate or defibrize the plant. Jute is planted in the dry river beds of India, and gathered in when the waters begin to flow. If the river rises early the crop is a poor one; if late, the reverse. It is grown along the banks of the river Ganges, which, like the Nile, is subject to periodical overflow.

#### WHY RAW JUTE SHOULD NOT BE TAXED.

Raw jute, therefore, of necessity, must be imported in large quantities into the United States, as it is not, and apparently cannot be, cultivated successfully and profitably here. But why a duty of 20 per centum ad valorem should be levied on jute surpasses all understanding, unless it be to mollify the opposition of the flax growers, who imagine that the free importation of jute might prove detrimental to their interests. There is no home industry to protect by imposing a tax on raw jute, but there is on the manufactured article. The present duty of 40 per cent on jute bags is not sufficient to protect home industry against competition in the jute mills of Calcutta. As was said before, from thirty-five to forty millions of grain bags are used on this coast annually, while the capacity of the factories here is about six million. Consequently, if home manufacture were adequately protected by the Government, we could have six times as many mills, employing a proportionate number of operatives, as we have at present on this coast. The California Jute Mill Company paid nearly \$15,000 duty on the raw material last year. This is almost equivalent to granting a bounty of \$15,000 to the coolie labor of British India. A few years ago Scotland had almost a monopoly of jute manufacture. Dundee was the great center of the trade. Now, since wealthy manufacturers transferred their capital from the Firth of Tay to the Hoogley, on account of cheap labor, Dundee has gone down while Calcutta has gone up. Our present fiscal policy caters to English and Scotch capitalists who have invested in the jute mills of India. The average price of bags per hundred for the past few years at

Calcutta has been \$3 91; of burlaps for one hundred bags (thirty-eight inches to a bag), \$3 72, a difference of only 19 cents per hundred. This difference of 19 cents represents the cost of labor in making one hundred bags at Calcutta and the manufacturer's profits, while the cost of the labor alone in making one hundred bags at San Francisco is 75 cents, a sum four times as large.

This cheap labor of Calcutta, all operated by English capital, is the chief difficulty against which the California bagmaker has to contend. The entire cost of making bags at Calcutta is only 5 per cent of the cost of the material, while in San Francisco the labor alone costs 19 per cent. The additional expense incurred in manufacturing bags increases the percentage to 22, so that the difference between the cost of manufacturing here and in Calcutta is 17 per cent. The obvious deduction to be drawn is, that there is need of a protective duty of 17 per cent at least to cover the actual difference in the cost of making bags in the two countries, where there is now only 10 per cent.

No further illustration is needed to show that at ad valorem rates the bag-making industry on this coast requires for its encouragement a protective duty of 20 per cent.

#### SPECIFIC AND NOT AD VALOREM DUTIES.

Another obstacle is the ad valorem system itself, because it is too uncertain to be depended upon in a close calculation such as must be made in this business. The manufacturer, in order to be sure of obtaining his goods in time, has to make his contracts in June of each year for burlaps to be delivered on ship board at Calcutta in December following, which burlaps arrive in San Francisco from four to six months later. In the meantime, and before the manufacturer knows what his bags will cost him, contracts must be made with dealers for bags to be delivered during the ensuing season.

In making such contracts account must be taken not only of the first cost of burlaps, freight, insurance, interest, and the like, but also of the dutiable value placed thereon in assessing duty at the Custom House. All invoice and commercial valuations of India are based upon the value of the silver rupee, the monetary unit of account. For Custom House purposes, the value of the rupee is computed from the average price of silver in the London market for the last three months of each year, for the ensuing year. These reports show that the value of the rupee has been fluctuating yearly for the past ten years.

The contracts for burlaps are usually made upon the valuation of the rupee in June, while the Custom House computation is based upon its valuation at a subsequent period, and which, heretofore, has been of a different valuation.

This uncertainty as to the cost of the goods is increased by the fact that although the goods are invoiced and certified at the Consulate at the price at which they are purchased, the Custom House is not governed by this valuation in its appraisalment for duty.

Furthermore, the law provides that if the price of raw jute, burlaps, etc., increases between the day of purchase and that at the sailing of the vessel, and is higher on that day, that value shall be accepted as the basis upon which to compute the duty. But, on the other hand, should they decrease in value within the same time they shall pay duty at the purchase price.

An ad valorem duty is objectionable for many reasons, but is peculiarly so in the India trade, on account of the great length of time required to complete transactions, the capital necessary to conduct it, and the fluctuations in the price of silver. Hence, California commercial ventures with India are attended with more or less uncertainty, as it cannot be known what burlaps will cost until they have passed through the Custom House.

This objectionable feature of the tariff would be removed by imposing a specific duty, for then the manufacturer would be able to compute with reasonable certainty the cost of his material, and the Government would also be able to collect its revenue with less difficulty.

From this standpoint it would seem that the bag-making industry requires a protective duty equivalent to 20 per cent of the foreign value of the material, and that this duty should be levied according to weight instead of value.

This would be accomplished by making jute free, and by levying a duty of 1 cent per pound on burlaps and 2 cents per pound on bags.

A specific duty of 1 cent per pound on burlaps is equivalent to a 20 per cent ad valorem duty levied upon the average price of burlaps, and of 2 cents per pound on bags to the ad valorem duty of 40 per cent levied on the average price on bags. The average cost of material for one hundred bags has been \$3 94 in Calcutta for the past several years. A duty of 20 per cent thereon would be 78.8 cents. The weight of these burlaps is seventy-nine pounds. A specific duty on these at 1 cent per pound is 79 cents, which is only two tenths of 1 cent more than the ad valorem. But the advantage to the manufacturer of the specific rate of duty lies in its simplicity, regularity, and certainty. It enables the manufacturers to ascertain with reasonable accuracy the cost of their merchandise, and prevents imposition upon them.

The rates proposed herein properly equalize the advantage to be derived from such a measure. The bag manufacturer from burlaps would have a protective duty of 20 per cent as against the bag importer, and the manufacturer of bags from raw jute would have a protection of 40 per cent.

Such a law would offer inducement to capital to engage in burlap and bag making to meet the local wants of the Pacific Coast, where, according to custom, all the cereals are sacked for both home and foreign markets, and would cheapen the price of bags, and give remunerative employment to many thousands of laborers.

Bags have a value of their own after the contents have been removed in a foreign market; and the shipper may reserve to himself the ownership of the bags, which, under the law, can be returned to the United States free of duty. This is done in many cases, so that the price paid for the bags in the first instance does not involve an entire loss to the exporter, as is usually the case with merchandise coverings.

The following letter from Mr. William Lichtenberg, an extensive importer of all kinds of raw and manufactured fibers, as well as being an expert, is deserving of attention:

J. J. TOBIN Esq., *Commissioner of Labor, State of California, 220 Sutter Street, San Francisco:*

DEAR SIR: JUTE.—I beg to inclose slip showing exports of jute from Calcutta and Chittagony since 1882 to 1890, to Europe and United States. You will observe that jute cuttings, both for spinning and manufacture of paper, cut quite an important figure. The importation of jute for bagging material into the United States has steadily increased, amounting to sixty thousand three hundred and forty-eight bales in 1882 and 1883,

against one hundred and forty-three thousand three hundred and forty-eight bales in 1889 and 1890. What would the jute business be with proper legislation? What a field of steady and profitable employment would be opened to our laboring classes if the duty on jute were removed. Look at the consumption of jute in Europe; the exports in 1888 and 1889 amounted to two million three hundred and forty-four thousand six hundred and eighty-two bales, against one hundred and forty-three thousand three hundred and fifty-eight bales to the United States. You know all about our factories here from your own personal observation, and I have no doubt that you are impressed with their efficient and economic management. The yearly consumption of raw jute, for bagging purposes, I suppose, reached about twenty-two or twenty-three thousand bales, all told.

RAMIE.—Nothing but a deplorable lack of enterprise in this State has retarded the growth of this important industry. The Legislature once passed a law granting official aid to our silk industry, which, in my mind, will never amount to anything, unless we could employ coolie labor at about one sixth of what we have now to pay the celestials. An appropriation for the fostering of the ramie culture would have a much more telling effect, and would stimulate an industry which, as a leading Californian recently expressed himself, would be the salvation of the State.

We have at present plants and roots sufficiently large in number, and of strong and vigorous growth, to set out five hundred acres. Our decorticating machinery, although not as perfect as it might be, turn out a raw product which can be readily sold, I hear, at from 7 to 10 cents a pound. About the yield of the plant, Professor Hilgard can give you leading data, and I have no hesitation to say, that those who plant ramie now will reap a steady and growing profit from the investment.

Yours very truly,

WM. LICHTENBERG.

## CHAPTER IV.

### RAMIE MANUFACTURE.

The ramie, or rameh plant, to which Mr. Lichtenberg refers, is a native of the East Indian Archipelago. From ramie, a fiber is extracted which, under proper management, can be put to almost unlimited uses for manufacturing purposes. The fiber, when prepared for the spinner, is beautifully white, soft, and glossy, closely resembling floss silk in appearance. It is much stronger than the best flax, and readily receives the most difficult dyes without injury to its strength or luster. Carefully prepared, it may be made as fine as silk and very much stronger, while its coarser products may be made heavier and more durable than the strongest tow. Velvet and laces made of ramie will last a long time, and are almost as beautiful as if made of silk. In fact, whatever fabric is demanded, from the lightest gauze to the heaviest canvas, ramie will supply.

White ramie comes from China. The leaf underneath is white, veined in green, and the leaves and stems are very hardy. Owing to this hardiness, the plant will grow in almost any climate, but nevertheless, has a predilection for a sandy, light soil with a well drained undersoil, as the roots rot in a swampy ground. Soil impregnated with saltpeter is also prejudicial to its development. In order that the stems may grow straight and narrow, without lateral branches, it is necessary that the plants should be crowded together, having a space of not more than half a yard between each; the stems will then give a much superior fiber. After the second year, weeding is no longer necessary, as the multiplicity of roots does not allow the growth of any parasite. Once started, the plants will last for years without being renewed. It is stated that the plants will live for more than fifty years. However, to obtain this result an annual manuring is indispensable. In spite of the assertion of some cultivators that the fallen leaves suffice to manure the land, experience shows that the best results are obtained by using



manure. Again, the leaves may be used for making paper, as is done in China. The cultivation of ramie requires but a small outlay and very slight labor, and as the harvests are numerous when once the plants are fairly started, the return is prompt.

It stands to reason that the building up of an industry, based upon the cultivation of this plant, opens up vast possibilities. Ramie seems to be destined to take a very high place among manufactures of this nature in the world's commerce. Mr. Lichtenberg says:

No part of the United States is better adapted to the cultivation of this plant than the Pacific Coast. Especially is this the case with California, her soil and climate eminently fitting the natural conditions of ramie.

A number of years ago the Committee on Fibrous and Textile Substances, at the seventh industrial exhibition of the Mechanics' Institute, reported as follows:

We do not propose a premium, because this enterprise is as yet but an experiment, but from a careful examination of the subject, we are strongly convinced that the cultivation of this most valuable plant can be successfully introduced into California. Wherever Indian corn can be raised in perfection, there will the ramie grow. It promises such large profits that, once introduced, it must soon become the great staple of our State.

Professor E. W. Hilgard, of the State University, says:

Ramie will grow in our climate to perfection, not only on strong soil, but also on alkali lands, which are practically worthless for other purposes; that from two to three crops a year can be cut, and that an uninterrupted, prolific growth will be the result.

According to statistics presented to the French Academy of Sciences, the consumption of ramie in France amounted to one hundred and fifty million kilos, or more than three hundred million pounds.

Mr. W. G. Klee, practical agriculturist at the State University, says:

The great value of the ramie fiber has tempted a number of persons in California to grow this plant, and we believe that its culture has proved a success wherever tried, both in Central and Southern California, but its wonderful growth in Kern County seems to indicate that the southern San Joaquin Valley will prove one of the best sections for its successful growth. The impossibility of manufacturing a product cheap enough to compete with that of India, either hand produced or partly worked by machinery, has thus far discouraged all attempts for large scale culture. Although machines for this purpose have been devised, none as yet are known to have proved fully satisfactory, and owing to the fact that cheap hand labor is as yet absolutely necessary, its manufacture must at present be confined to counties possessing such. The large premium offered for an efficient machine has never been paid. It is to be hoped that the earnest efforts of several persons here in California will be able to solve this problem.

Of course, the farmers of California are not likely to engage in the cultivation of this prolific plant until assured of a ready market for their production. One acre of roots will yield enough stock to plant ten acres the following year. After a well managed start, five thousand roots set out per acre will soon completely cover the field as if it had been sown in wheat. No doubt it would prove a very profitable crop if we had home factories established where the raw material could be sold. It will first be necessary, however, to organize textile working classes and weaving schools, after which capitalists can probably be induced to furnish the necessary capital to start a well equipped ramie factory. Mexico has entered quite extensively into the growing and manufacture of ramie.

The Secretary of the United States Department of Agriculture, in his report for the year 1889, says:

The vexed question of the establishment of the ramie industry, while more favorable to success than at any previous time, is yet beset with difficulties. Ramie machinery has been produced in both hemispheres, concerning which we may record quite satisfactory performances in regard to the mere production of "ribbons," or of "filasse," of good quality, but in the consideration of quantity and ability for continuous operation something remains to be desired.

Recent discoveries in this country in degumming the fiber of ramie, and in one branch of ramie spinning—on woolen and cotton machinery from carded fiber—are cheering indications of a future for the industry, from the manufacturers' point of view, in this country, when difficulties in the earlier preparation of the fiber shall have been fully overcome. The question is not so much whether this country can produce flax, jute, ramie, and other textile fibers, as whether *the farmer can find a market for those he may produce*. The manual labor heretofore necessary in the separation of the fiber from the stalk has, in competition with the cheaper labor of other countries, rendered it impossible for the fiber industry here to maintain an economic standing, and our only hope lies in the invention of decorticating machines that shall take the dry stalk or the green one, as the case may be, and produce the fiber in one or in two operations in a short time with a minimum of cost, and without the primitive manual labor incident to the rotting, breaking, pounding, etc.

## CHAPTER V.

### FLAX MANUFACTURE.

Situated on the grounds of the California Cotton Mills is a small flax mill, known as the Pacific Flax Mills. It occupies a temporary wooden structure quite close to the waters of the bay. The mill was started in November, 1887, and for some time, like most new ventures, had a precarious existence. It is now on a paying basis, and has enough to do to keep pace with the demand. The mill is under the management of Messrs. Bruce & Center, the latter of whom devotes his time chiefly to the work of the mill. The capital stock is \$50,000.

There are three hundred spindles operated, employing twenty hands, of whom fourteen are women, four boys, and two men. The capacity of the mills is from eight hundred to one thousand pounds of twine per day. They manufacture sewing twines, polished twines, spring twines, and sash cords. The heavy flax twines are principally sold to paper mills and hardware men. They also manufacture hemp twines, which are sold to dry goods men, and also to hardware dealers for tying heavy parcels. About 25 per cent higher wages than is paid in the cotton mill is given to women working on fine flax twine. In all other respects the wages are similar to those quoted for the California Cotton Mills. The Superintendent of the California Cotton Mills, Mr. Rutherford, is of the opinion that there is a splendid field for a large flax factory on this coast. From three to four hundred tons of flax twines are used annually in the States and Territories of the Pacific Coast. The twine is used for sewing the mouths or openings of grain, flour, potato, and ore bags, and of woolen packs. About forty million grain bags are required to contain the grain of the entire Pacific Coast, and at two yards of twine for each bag, they would require eighty million yards of flax twine. The firm of Ames & Dietrich, of San Francisco, sell annually about one thousand bales of four-ply flax twine, which is about one sixth of the entire consumption.

In the year 1888 there was brought to San Francisco, by rail, nine hundred and sixty-eight thousand eight hundred and fifty pounds of twine and netting. In the following year, 1889, this was increased to one million four hundred and eleven thousand two hundred and seventy

pounds. According to Mr. Rutherford, the most of this was flax and hemp twines.

But the same obstacle presents itself, as in the cotton mills, for the successful operation of a flax mill, viz.: the want of supply of the raw material at home. Farmers will not cultivate flax for the same reason that they object to cotton, that it requires too much attention, or, in other words, there is too much bother about it. Flax has been and is successfully grown in the neighborhood of Alviso, Pescadero, Half Moon Bay, and San Luis Obispo. In the counties bordering on the ocean, where cotton will not grow, flax can be grown successfully and profitably. The islands of the Sacramento and other large rivers are most favorable for the growth of flax, especially after being flooded, where other crops could not be cultivated with success. The flax now grown in the State is cultivated for the sake of the seed, which is sold to oil refiners. The fiber is either burned or sold to mattress makers. The fiber required for flax is of a different period of growth, and the manager of the Pacific Flax Mills said it would pay our farmers well to raise flax for them. The mills import their flax from the province of Ontario, in Canada, and also from Ireland. Hemp they get from Kentucky, and some from Mexico. They pay from 12½ to 14 cents per pound for flax. Some from Ireland, of a higher grade, costs 15 cents per pound. Hemp costs from 11 to 11½ cents per pound. As the building or shed in which the machinery is placed is quite small, it is overcrowded, and should business continue to prosper, as at present, the company will have to erect a factory better adapted for the purpose. The work is not as clean as in the cotton mill, and for that reason is not as agreeable to the employés, especially the women. To supply the home demand alone with flax twine would require an immense factory, where several hundred hands could find employment. The following extracts from a letter written by the Directors of the cotton mills to Mr. George Hussman, of Napa, has some pertinent points:

We believe considerable quantities of flax have been grown for many years along the coast counties of San Mateo, Monterey, and Santa Barbara, chiefly for the seed, which is sold to the San Francisco Oil Mills. We offered to import the best selected seed from Belgium, if our farmers would plant it and give it careful attention, but our proposal was not well entertained.

In the prosecution of this industry we received sample lots of flax from Oregon and Idaho, which were good specimens of the fiber, and proved conclusively that the best quality of flax could be produced in those regions. The sample from Moscow, Nez Perces County, Idaho, was excellent, but our success in getting the farmers thoroughly interested in the proper cultivation of flax for fiber was not sufficiently encouraging to induce us to persevere in the effort to develop this industry.

Several hundred tons of manufactured flax material in the form of twine and rope are used on this coast annually—all imported. We see no reason why the whole of this might not be profitably grown and manufactured here.

The managers of the cotton and flax mills in Oakland positively assert that if flax was cultivated in sufficient quantities in California plenty of capital would be found to engage in extensive manufacture. Instead of a small, struggling mill employing twenty hands there would start up several that would furnish employment for hundreds.

Mr. W. G. Klee, practical agriculturist at the State University, says:

In California this plant has, as far as we are aware, been cultivated for the seed only, no inducement being offered until lately to raise it for fiber. The variety grown generally in the State for seed is of very low stature, only about one third the height of varieties cultivated for fiber. It is identical with what in France is called "Winter Flax," and seems to be a very hardy variety. The flower is large and blue. About six years ago two varieties of flax were introduced by the College of Agriculture, the one called

the "Russian," from Pskoff, a blue flowering variety; the other, the "Royal," a white flowering variety. Both thrive well, and on new soil, especially, made good length, being three times as tall as the common variety. When sown in February they would always do well and develop without irrigation. At various fairs samples of these have been shown and pronounced to be of good quality. Two years ago several more varieties were imported from France, including the "Yellow Seeded," "White Flowering," and "Winter." They have proved well adapted to the climate, but as no inducement to grow flax fiber presented itself, the stock was merely kept up. This season I learned that the California Cotton Mills desired large quantities of flax fiber, and, as the Superintendent kindly informed me that the firm would do all in its power to encourage flax planting, it was decided to propagate all the varieties on hand. The two first named varieties were planted on April the third, the "Royal" on a square which had for two years been cultivated with grape cuttings. To facilitate cultivation and irrigation, if necessary, the seed was planted in rows twelve inches apart. The development of this variety was astonishing. In less than two months it was in full bloom, and had almost reached its full size without receiving a drop of irrigation. The rainfall after planting was exceedingly scant. The "Russia," from Pskoff, was planted, half of it the same day, the other a few days later, between rains. The ground on which it was planted was cultivated two years ago with flax, and last season with barley. The soil is a little more gravelly than that of the piece occupied by the "Royal." After a month it was found that it needed water, and it received two irrigations during the season of growth, but never became equal to the "Royal." The yield of the two varieties when harvested, July twentieth, was at the rate of five thousand six hundred and forty-six pounds per acre, total weight for the "Royal," and three thousand four hundred and twenty-two pounds per acre for the "Russian."

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## CHAPTER VI.

### SILK MANUFACTURE.

According to the United States census for 1880, we had in that year four silk manufactories in San Francisco, with a capital of \$159,300, employing one hundred and forty-eight hands—one hundred and four of whom were women and girls. The total amount paid for wages in 1879 was \$40,700; value of materials, \$78,625; value of products, \$155,075.

There was also a silk factory in San José. The quantities of silk in products in California for 1880 were nine thousand five hundred pounds of sewing silk and twist, and four thousand six hundred and fifty pounds of trimmings and small goods. The value of the buildings was placed at \$16,400, and the value of the machinery \$62,000. There were twenty-four hand looms, two hundred winding, cleaning, and doubling spindles, one hundred and fifty spinning and twisting spindles, and seven hundred and fifty-four braiding spindles, in said four factories.

At present, 1890, there are only two silk factories in the State—both in San Francisco. One of these is the pioneer factory in California. It was started in San José in 1874, and removed to San Francisco in 1882. Tram, fringes, and floss are manufactured. Dyeing is also carried on. Last year \$8,000 worth of raw silk was worked in the factory, and \$17,000 worth of goods were manufactured. The proprietor employs eleven girls, who earn from \$3 to \$5 25 per week, working ten hours per day.

The Carlson-Currier Silk Manufacturing Company, of San Francisco, manufactured machine twist, sewing, knitting, and embroidering silk and floss. Capital, \$125,000. The factory contains nine frames raw silk winders, three silk doublers, ten spinning frames, two silk stretchers, twenty spooling machines, two large soft silk winders, three Oneida pickers, one printing machine, etc.

This factory is affiliated with, though independent of, the well known eastern silk manufacturing firm of Belding Brothers, who have mills

at Northampton, Massachusetts, and Montreal, Canada. Two of the Beldings are Directors in the Carlson-Currier Company. Since the factory started in 1880 it has steadily grown and prospered. The sales in 1880 amounted to \$82,226 12; in 1889, they reached \$254,395 85. The amount of raw silk worked averages two thousand two hundred pounds per month. There are ninety hands employed in the factory—seventy-five women, and fifteen men and boys. Women earn from \$5 to \$6 per week; beginners, \$3 75. Girls can fill about three thousand spools each per day. The factory is on the top floor, and is well lighted and ventilated. Many attempts have been made to establish silk factories in California, but from various causes they have failed.

The last of these was the Pacific Silk Factory, located at San José, which was started in 1882 for the manufacture of silk cloth. The proprietors were A. F. Saufrignon and H. X. Van de Castele. A stock company had begun the enterprise and failed, and these two gentlemen took hold in 1883. It prospered for awhile, but on the death of Mr. Saufrignon, the practical member of the firm, it succumbed. The factory had twenty-one looms, and twenty-one men and women were employed in weaving. Wages, piece work, averaged about \$1 50 per day. Seven of the looms were run by hand power, the rest by steam. Gros grain and satin weavers earned from \$1 50 to \$2 per day. The factory was a small wooden structure. Two or three attempts were also made, in a small way, to establish silk weaving in San Francisco, but without success. The Western Manufacturing Company, for the manufacture chiefly of silk ribbons, was incorporated March 13, 1876, with a capital of \$1,000,000, divided into ten thousand shares of \$100 each. A large factory was built in Visitation Valley, south of San Francisco. The officers of the company were: H. R. Mann, President; D. L. McDonald, Vice-President; Josiah Hand, Secretary, and George C. Bode, Treasurer. The Superintendent was Mr. Warburton. After an existence of about two years this factory stopped running, having lost over \$50,000. About \$200,000 of the capital stock was paid up, and when an additional assessment was levied, the stockholders would not come to time, and the ground, plant, etc., remain on their hands to this day. The shareholders refused to shoulder the losses, and give further time to the experiment.

There is little doubt that this enterprise was handicapped from the start by the want of experienced and efficient management. The very machinery, which was not of the best and most improved kind, was allowed to rust, and become otherwise injured in the warehouse where it was stored in San Francisco, when first brought from the East, according to one of the shareholders. For a time the factory turned out marketable goods, but in consequence of loose management, eastern manufacturers were able to sell the same article in San Francisco at lower prices.

Raw silk, imported from China into San Francisco, was sent East to be spun, and then brought back to be weaved into ribbon, instead of having the entire process carried on here at home. They had but very few experienced hands at the start. Seven eighths of the employes had no previous knowledge of the business. Under such circumstances, how could it be expected that they could manufacture goods of a character to compare with the old established eastern factories?

There was some talk about putting this factory, and its machinery,

etc. (now lying idle, and, of course, daily depreciating in value) in the hands of practical Japanese silk workers, but up to the present nothing has been accomplished.

The California Silk Manufacturing Company opened a factory, in 1870, in San Francisco, for the manufacture of silk thread, tram, and organzine. Capital, \$100,000. In 1873, having become insolvent, it fell into the hands of its principal creditors, Messrs. Rodgers, Myers & Co., to whom it owed a large sum for raw silk. The factory was burned down in 1882, and no attempt has since been made to rebuild and resume business. About one hundred hands were employed in the factory; about \$180 a day was disbursed for wages. Nearly \$150,000 worth of silk goods were sold during the last year of its existence. The factory not only never paid any dividends to the stockholders, but was not able to get out of debt. Mr. Myers, one of the late proprietors, said the factory was mismanaged from the very start. Instead of buying the ground and paying for building, machinery, etc., for cash, the company paid for almost everything partly in shares of stock and partly in cash, with the usual result of having to pay exorbitant prices. The men in immediate charge of the business were inexperienced, and the goods manufactured did not consequently come up to the eastern standard, either in cost or finish. The factory could turn out about \$200,000 of goods in the year, but it was not patronized by home consumers. The dry goods merchants and tailors dealt with the company extensively, but the boot and shoemakers held aloof. There can be no question that the failure of this factory was the result of mismanagement and want of experience.

If a cotton factory can be made a success in California, there is no reason why a silk factory cannot also. The raw material in both instances is free from duty, and the expenses of conducting the business are much the same. If a silk thread factory, like the Carlson-Currier, can be run profitably, why not a silk ribbon or cloth factory? Let men experienced in the business and having a stake in the investment, take hold of the enterprise, and success would be certain. Such is the opinion given to me by several gentlemen who knew what they were talking about.

#### EXTENT OF THE SILK INDUSTRY.

What a field exists for the expansion of the silk industry in the United States, can be gathered from the following statistics: There was imported through the San Francisco Custom House, for the year ending June 30, 1889, silk manufactured goods valued at \$742,133. For the same time there was imported 3,343,731 pounds of raw silk valued at \$11,131,370. Through the New York Custom House, for the fiscal year ending June 30, 1889, there was imported 1,984,797 pounds of raw silk, valued at \$7,408,647, making a total, through both ports, of 5,328,528 pounds, valued at \$18,540,017.

According to the United States census of 1880, the amount imported through the New York and San Francisco Custom Houses for that year was 2,562,236 pounds, valued at \$12,024,699. There was an increase, therefore, of more than double the quantity and 50 per cent in the value of raw silk imported in 1889 over 1880.

## SILK CULTURE.

The experiment of raising raw silk in California has been tried extensively and at the cost of much labor and money.

The ultimate results have been rather meager and unsatisfactory, although there can be no question as to adaptability of both soil and climate for the purpose.

The cultivation of the mulberry was begun in California in 1854. In 1856, Louis Provost, at San José, commenced the planting of mulberry trees. He published a manual on silk culture in 1867, which encouraged a great many persons to engage in the enterprise of silk raising. Silkworms were brought here in 1860, and in 1865 about two hundred and fifty pounds of cocoons were obtained. In 1868 the product reached one thousand nine hundred pounds. More than a million mulberry trees were growing in California in 1870. Silk culture was encouraged by an Act of the Legislature, in the session of 1865-66, giving a bounty of \$250 for planting five thousand mulberry trees, and \$300 per one hundred thousand cocoons. There being no market for the cocoons, the main object of producers, from the date of the passage of the Act to its repeal, in 1870, was to secure the bounty of the State for mulberry trees and cocoons, and to raise silkworm eggs for culturists in Europe. In consequence of the war between France and Germany, the California product of 1870, worth not less than \$100,000, was left on the hands of the producers, and, there being no market in the United States for cocoons, those who had embarked in the enterprise became discouraged. Tens of thousands of valuable trees were soon after destroyed.

An attempt to pass an Act "to encourage silk culture and manufacture" was defeated in the Senate in 1872. Again, in 1883, an Act was passed "to establish a State Board of Silk Culture, and to provide moneys for the expense thereof."

The Board consisted of nine persons, five of whom were to be "members of the Ladies' Silk Culture Society of California."

This Act appropriated \$7,500 for the uses of the Board. Once more, in 1885, a similar Act was passed, creating a Board of seven persons, and reducing the number who should be members of the Ladies' Silk Culture Society to three. This Act appropriated \$10,000 for the uses of the Board. In 1887, a deficiency bill of \$763 and a biennial appropriation of \$5,000 were passed.

In 1889, the Legislature appropriated \$10,000 for the use of the State Board of Silk Culture, but the Governor disapproved of the appropriation, "for the reason that while the State Board of Silk Culture has been in existence for a period of four years, it has accomplished nothing, it having been proven years before the organization of this Board that the rearing of silkworms and the manufacture of silk therefrom could not be successfully done in California, where the cost of labor is so much higher than that of India and China, whose raw silk is admitted into the United States duty free."

Notwithstanding the liberal appropriation given by the Legislature since 1883, the raising of silk in California was not taken hold of by the people. In the reports of the State Board of Silk Culture to the Legislature, it is said that "silk culture is capable of giving employment to every unemployed woman and girl in the State." And again: "Silk culture is the special work of women, girls, young boys, and aged per-

sons. There are so few industries for women that this great enterprise would seem to be a godsend to them. We are assured that any mother, with the aid of two or three children, can earn \$50 in the six weeks required for raising the silkworms. She can do this without interfering with her ordinary household duties. There is no hard work about it."

A filature was established by the Board. The State Superintendent of Public Schools and many of the teachers entered zealously upon the work of instructing the youth, and otherwise encouraging the industry. But neither women nor children took to the work. Money and labor were spent in vain. No silk was forthcoming. The Carlson-Currier Company offered to buy all the silk raised in California, suitable for their purpose, at an advance of 25 per cent above the market price in the New York "Conditioning House," and not a pound was ever sold to them. At one time they received forty pounds of California raw silk, to be manufactured for a certain purpose, and the firm worked it up without charge.

Having failed in securing further appropriations from the State, the indefatigable promoters of silk culture in California have turned their attention to the Federal Government. As a result, our representative from the Third Congressional District, Mr. McKenna, introduced a bill into Congress "to encourage silk culture in the State of California." It empowers the United States Secretary of Agriculture to establish an experimental silk culture station in this State, and appropriates \$30,000 for the purpose. The salary of the Superintendent is to be \$2,000, and his assistant \$1,800 per annum.

The Committee on Ways and Means, in their report to Congress, on April 16, 1890, also strongly urge that aid and encouragement should be given to silk culture in the United States.

With a view of increasing the number of gainful occupations open to the farmer, the committee has recommended a bounty to growers of silk. As a duty of \$1 per pound will be required to protect the American silk grower and reeler, the committee decided that a high duty would embarrass the silk-weaving interests without sufficient reason, and to secure the industry aid as speedily as possible, offers the necessary differential, a bounty of \$1 per pound, or about 20 per cent of the protection on reeled silk. The report says: "To produce our annual importations of reeled silk will require fourteen thousand basins, and give work to over twenty thousand persons in the different branches of the industry. To produce the cocoons necessary to supply this silk, will give temporary but remunerative employment to the families of five hundred thousand farmers every season."

To encourage production of cocoons and give direct encouragement to producers, the committee has also provided a bounty of 7 cents a pound on fresh cocoons, the bounties to continue for ten years. Unfortunately for those interested in silk culture, the United States Senate struck out of the tariff bill the bounty provisions proposed in the silk schedule passed by the House.



## PART II.

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### MISCELLANEOUS INDUSTRIES.

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#### CHAPTER I.

##### BEET SUGAR MANUFACTURE.

The cost to the people of the United States for sugar for home consumption must be a question of serious import so long as the cost of the sugar consumed in this country per capita continues nearly equal to the cost of flour so consumed. The consumption of sugar per capita last year, according to reliable authority, was about fifty-one pounds; the average price at retail,  $8\frac{1}{2}$  cents, or \$4 53 per capita per annum. The average consumption of flour per capita is one barrel per annum, and the average price to the consumer from \$5 50 to \$6.

Nearly all the money paid for sugar is sent abroad, while that for flour remains at home.

In Europe there are over one thousand three hundred beet sugar factories, using about twenty-four million tons of beets, grown on two million two hundred and fifty thousand acres. Over three million tons of sugar and eight hundred thousand tons of treacle are extracted, while the residuum is ten million tons of pulp, used for cattle food, and two million five hundred thousand tons of scum, used for manure.

Nearly half the factories are in Germany and Austria, there being three hundred and ninety-six in the former, and two hundred and twenty-six in Austria-Hungary. Last year these two countries produced one million nine hundred and fifty thousand tons of sugar.

According to the report of the United States Treasury Department, there was imported into the United States for the fiscal year ending June 30, 1889, two billion seven hundred million five hundred and forty-seven thousand six hundred and sixty-seven pounds of dutiable sugar, valued at \$78,596,799 96, and which paid duties amounting to \$54,896,437 38. If to this we add sugar candy, molasses, etc., the amount will reach another one hundred thousand pounds, making a total value of \$83,419,276 89, with duties of \$55,995,137 10. Sugar cane and drainings duties, \$2,121 33.

Besides this enormous amount of dutiable sugar, there was imported sugar, duty free, from the Hawaiian Islands, two hundred and twenty-eight million five hundred and forty thousand five hundred and thirteen pounds, valued at \$10,260,048.

Grand total of imported sugar, nearly three billion pounds, or one million and a half tons, valued at \$93,679,325.

The amount of domestic sugar, or home product, was only two hundred and fifty-four thousand five hundred and eight tons, of which the Southern States furnished two hundred and twenty-four thousand five hundred and eight tons.

The remaining thirty thousand tons were made up of beet, sorghum, and maple sugar, chiefly grown in the Western States.

It can readily be seen what an immense field and vast opportunity there exists for the cultivation of sugar at home.

In this connection it is of interest to study what has been done in other countries to promote the cultivation of the sugar beet, and to note the progress made in its manufacture into sugar. France, Germany, and Austria-Hungary not only manufacture enough of beet sugar to supply their home markets, but export large quantities besides. This result was not accomplished without great scientific research, and the expenditure of a large amount of money.

The world owes a debt of gratitude to such scientists as Magraff and Archard for their useful discoveries in this direction of manufacturing sugar from the beet.

Although to the Germans is due the credit of discovering and perfecting the processes by which sugar is extracted from the beet, it was not until Napoleon, under pressure of national emergency, resolved to make France independent of sugar supply from foreign countries, that the manufacture of sugar from beets became an important factor in the economic and industrial world.

Napoleon exempted from tax for four years the product of every man who made a ton of sugar in France, with promise of an extension of license to those who should discover improved methods. He established four imperial beet sugar factories, capable of making two hundred tons per annum.

France, in consequence, made rapid advances in the production of beet sugar. Her productions were:

In 1837.....	49,000 tons.
In 1847.....	64,000 tons.
In 1857.....	151,500 tons.
In 1867.....	224,700 tons.
In 1877.....	243,000 tons.
In 1887.....	465,000 tons.
In 1890.....	700,000 tons.

The total value of her beet sugar product for each of the three years—1873, 1874, and 1875—was over \$54,000,000. This required the labor of over sixty thousand persons, exclusive of those employed in the cultivation of the beet in the field.

Frederick William, of Germany, was equally liberal. Austria and Russia profited by these examples. None of these countries now depend on English and Spanish colonies in the West Indies and South America for sugar for home consumption.

The growth of the beet sugar produced in Germany, Austria, and Russia was as follows:

In 1877 Germany produced.....	289,000 tons.
In 1887 Germany produced.....	985,000 tons.
In 1877 Austria-Hungary produced.....	341,000 tons.
In 1887 Austria-Hungary produced.....	460,000 tons.
In 1877 Russia and Poland produced.....	250,000 tons.
In 1887 Russia and Poland produced.....	315,000 tons.

Belgium and the Netherlands doubled their product of beet sugar during the same period. In 1887 Germany put three hundred and seventy thousand acres to the cultivation of the sugar beet.

In the year from 1886 to 1887 the European beet sugar industry sup-

plied the world's market within about 14 per cent of the entire old colonial sugar product.

In 1889 Germany produced one million two hundred and twenty thousand tons of beet sugar—more than any other nation in the world. Austria-Hungary ranks next with seven hundred and thirty thousand tons.

Then follows France on the heels of Austria with seven hundred thousand tons.

• Lower down in the scale follows Russia with four hundred and eighty thousand tons, Belgium with one hundred and ninety-five thousand tons, and Holland with sixty thousand tons.

Total production in Europe for the years:

1887.....	2,451,900 tons.
1888.....	2,784,457 tons.
1889.....	3,445,000 tons.

In the United States there is an evident desire on the part of people interested to take advantage of foreign discoveries in the sugar field.

- Experiments have been conducted for a number of years in some of the Southwestern States under the auspices of the United States Agricultural Bureau.

On this point Professor Wiley, of the said bureau, says:

I have been for some years engaged in the investigation of our indigenous sugar industry, and it has been one of the hopes of the Agricultural Department to see the United States produce its own sugar. While it is true the progress of this production has been slow, yet it has been positive, and we are just now reaching a point where the greatest difficulties which are in the way seem about to be removed, and have reached a point where we may expect a rapid growth. In this industry it is very much like a plant at the commencement of its life. In the beginning of its struggle for existence it seems, from our observation of it, that it never could reach any magnitude. After awhile, when the roots have penetrated the soil and all its preparations are made for growth, it shoots up in a growth that is almost magical. So with the sugar industry of the country. If it can be fostered awhile longer, its growth will be marvelous.

In looking at this industry from a general point of view, I may say this country is divided for sugar making, like Cæsar's Gaul, into three parts. On our southern borders we have a belt of land and climate suitable for the production of sugar from the sugar cane. In the intermediate belt we have a soil and climate in which it seems possible, with proper direction and scientific treatment, to produce sorghum sugar. On the northern borders and the high plateaus of the middle belt we have a region suitable for the production of the sugar beet.

I would like to state that the department is pursuing an investigation the present year in the line of the sorghum and sugar beet culture, and we have collected samples of the sugar beet from several States. We have results from northern Indiana, where the sugar beet produces twenty-five tons per acre, and contained 13 per cent of sugar. I have fifteen or twenty different analyses, showing the beet as high as 16 per cent, from Michigan. From Nebraska it has shown remarkable results. The mean of many analyses shows 2 per cent higher content of sugar than the average from Germany. It was certainly a remarkable production.

In 1887 the United States produced from the sugar beet two hundred tons of sugar; in 1888, about eighteen hundred tons; in 1889, about three thousand tons; in 1890, about twelve thousand tons.

There are at present only two beet sugar factories of any consequence in operation in the United States, and one in course of erection.

1. The Alameda Beet Sugar Company, situated at Alvarado, Cal., with a capacity of working one hundred and fifty tons a day, which will be increased to two hundred and fifty tons next year.

2. The Western Beet Sugar Company, situated at Watsonville, Cal., with a capacity of three hundred tons.

3. The Oxnard Beet Sugar Company, at Grand Island, Neb., with a

capacity of three hundred tons, now building; will be ready to start September 1, 1890.

There is a small factory at Medicine Lodge, Kansas.

Although California has the honor of leading the way in beet sugar manufacture, it is altogether owing to the private enterprise of her citizens, and not to any encouragement upon the part of the State. Not so in other States. In the State of Nebraska, where a factory to cost half a million dollars is rapidly approaching completion, an Act was passed by the Legislature, approved March 19, 1889, granting "a bounty of 1 cent per pound upon each and every pound of sugar" manufactured in the State. (See Chapter 70, General Laws of Nebraska, 1889.)

There is no restriction as to the kind of sugar—beet, sorghum, cane, etc.

The State of Kansas has done still better by providing for a bounty of 2 cents per pound for beet sugar manufactured in the State. (See paragraph 6,830, General Statutes of Kansas, 1889.)

The following are the provisions in the tariff bill lately passed by Congress, relating to sugar duties:

In the case of sugar, in place of a uniform bounty of 2 cents on grades of eighty or above, provided by the House, included maple sugar and adopted the following provision:

On and after July 1, 1891, and until July 1, 1896, there shall be paid from any money in the treasury not otherwise appropriated, under provisions of Section 3680 of the Revised Statutes, to producer of sugar, there being not less than 90 degrees by the polariscope, from beets, sorghum, or sugar cane grown within the United States, or from maple sap produced within the United States, a bounty of 2 cents per pound, and upon such sugar testing less than 90 degrees, and not less than 80 degrees, a bounty of  $1\frac{1}{2}$  cents per pound, under such rules and regulations as the Commissioner of Internal Revenue, with the approval of the Secretary of the Treasury, may prescribe.

In the case of imported sugars, the House line of 16 Dutch standard, below which sugar is to be free, is adopted, but on higher grades the result was a compromise, as follows:

All sugars above sixteen in color shall pay a duty of five tenths of 1 cent per pound, provided that all sugars above No. 16 in color shall pay one tenth of 1 cent per pound in addition to the rate herein provided for, when exported from, or the product of any country, when and so long as such country pays, or shall hereafter pay, directly or indirectly, a bounty on the exportation of any such sugar which may be included in this grade which is greater than is paid on raw sugars of a lower saccharine strength, and the Secretary of the Treasury shall prescribe suitable rules and regulations to carry this provision into effect; and provided further, that all machinery purchased abroad and erected in beet sugar factory—and used in the production of raw sugar in the United States from the beets produced therein—shall be admitted duty free, until the first of July, 1892; provided, that any duty collected on any of the above described machinery purchased abroad and imported into the United States for the uses above indicated since January 1, 1890, shall be refunded.

On glucose, the House rate of  $\frac{2}{3}$  of a cent a pound is retained.

The Senate provided that the sugar schedule and bounty provisions were to take effect March first next, but the conference fixed upon April first as the date of its operation, with the proviso that No. 18 sugar may be, meantime, refined in bond without duty.

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It is not easy to conceive of any tariff regulation which would contain greater promise for the interests of California than this.

California beets are far superior to German beets, because, in the first place, they contain more saccharine, being grown in virgin soil, and in the second place the climate will allow them to remain in the ground until fully matured. Roughly speaking, sugar beets in California will carry from 21 to 23 per cent of saccharine, as against 15 to 16 for the German beet.

In early years most of our refined sugars came from New York and Boston. This was particularly the case with refined white grades. A voyage around Cape Horn often resulted in more or less damage, but there was no alternative, though some consignments came by the isthmus of Panama. Some granulated sugar also came from China and South

America. The Hawaiian yellow sugar found ready and large sale here, even as late as twenty years ago. During the war white sugars were not very plentiful on this coast, while yellow sugars from the Hawaiian Islands were common.

George Gordon, Alsop, William T. Coleman, and others started the San Francisco Refinery in 1859. Some time afterward a second refinery was started under the name of the Pacific. Claus Spreckels and others started the Bay Refinery in 1863. The Bay and Pacific were consolidated in 1867. In other words, the product of both refineries was pooled and prices made uniform.

About the same time, some merchants who thought they had not been fairly treated by the refiners, and who thought there was money in the business for them, started a new enterprise which was known as the Golden Gate Refinery.

The idea of making sugar from beets was then attracting attention, and in 1870 a beet sugar factory was established at Alvarado. Subsequently similar enterprises were started at Sacramento and Soquel. The last two were not long in existence.

California was one of the first States in the Union to inaugurate the beet industry. The conditions in 1870 were not favorable for putting it into operation.

In 1869, General C. I. Hutchinson, of California, wrote to Bonesteel, Otto & Co., beet sugar manufacturers, of Fond du Lac, Wisconsin, for information concerning this industry. The reply to the inquiry was dated November 22, 1869, and General Hutchinson immediately organized a company with a capital of \$250,000 to engage in beet sugar manufacture.

Bonesteel and Otto came to California in the spring of 1870. The company purchased land from E. H. Dyer, of Alvarado, and the erection of a factory was begun May 9, 1870. A crop of beets was put in, and the factory was started November 15, 1870. Four days later the first lot of beet sugar was turned out.

The dimensions of this pioneer factory were one hundred and fifty by fifty feet, three stories high; boiler house, fifty by fifty feet, and bone-coal house, seventy-five by forty feet. The capacity of the factory at the time was fifty tons in twenty-four hours.

So far as possible all the work was done by machinery. The beets are first washed, then grated up to a fine pulp, when the juice is extracted. This juice goes through several processes until it reaches the evaporating pan, where it is boiled to a thick syrup, then filtered, and again boiled down to a solid substance.

After crystallization it is placed in the centrifugals and refined, coming out a pure white sugar.

The Alvarado Beet Factory was destroyed by the bursting of a boiler in the spring of 1887. In the previous campaign, or manufacturing season, the Standard Company, at Alvarado, produced one million six hundred thousand pounds of beet sugar up to January 1, 1887, at a cost of 4.84 cents per pound, and had expected to turn out two million five hundred thousand pounds by the end of the season, which usually closes in March. Two of the leading owners subsequently failed. An assessment was levied, and what was left of the Standard Company's property passed into new hands, a new organization, known as the Pacific Coast Sugar Company, with an authorized capital of \$1,000,000, in ten

thousand shares. This company took the property of the Standard Sugar Company at a valuation of \$125,000, payable in stock of the Pacific Coast Sugar Company. Subscribed capital, \$250,000.

The main building is sixty by one hundred and thirty feet, and a portion of it is five stories high.

This factory seems to have been for nearly a decade merely an experimental station, yielding little or no profit. As soon as its capacity is increased it will undoubtedly bring good returns to its stockholders, if tariff legislation should be favorable.

At Alvarado \$4 50 per ton is paid the farmers for beets, regardless of the percentage of saccharine substance they contain.

The field work, hoeing, thinning, digging, and topping, is largely done by Chinamen at \$1 45 per ton. The beets are put in sacks for convenience in handling, which, when emptied at the factory, are returned to the farmer for further use.

The land owner receives a rental on the ton raised, which is one third the value of the beets at the factory, or \$1 50, and this amounts to from \$20 to \$30 per acre, leaving the farmers an equal amount after paying the Chinamen.

Of course the small farmer, owning and tilling his own land, is still more benefited.

At Alvarado the lime is obtained from the Santa Cruz quarries.

Water is procured partly from wells, but mostly from the Alameda Creek, which runs close by.

The manufacture of sugar can be carried on successfully only on a large scale. Water is a prime requisite, and an important matter is the disposal of the water after it is used, as it is then capable of destroying a stream for all further uses, and this would cause endless suits and annoyances.

The water should be conveyed into ponds where it may evaporate or sink into the ground, or better be distributed over the fields.

In 1883-84 the only beet sugar made in the United States was that made at the Alvarado factory. A beet sugar factory in Maine, which had been in operation three years, suspended for want of beets. In one season it had produced one million pounds of sugar, and in another one million two hundred thousand pounds.

The Maine farmers, inexperienced in beet culture, thought they could not afford to produce beets at the prices paid at the factory—\$5 to \$6 per ton—the average production being ten tons per acre.

From the Alvarado factory there were sent to market for the season 1883-84, one million twenty-seven thousand eight hundred and twenty-six pounds of white refined sugar, and two hundred and fifty thousand pounds additional were in the tanks. In the campaign of 1882-83, the factory received only seven thousand tons of beets, but received more than double that quantity the following year.

Mr. Claus Spreckels, of California, went to Europe in May, 1887, and visited Germany, France, Austria, and Belgium, and studied in those countries the most approved methods of manufacturing sugar from beets. Upon his return he organized the Western Beet Sugar Company, which was incorporated under the laws of California.

A factory was built at Watsonville, upon thirty-three acres of ground presented to the company by the town.

Ten evaporators, weighing over five hundred tons, were imported

from Germany. The main building is sixty-five by two hundred and eighty-two feet. The engine and boiler house, fifty by two hundred feet, is detached, and contains ten huge boilers, and three Pitchford Corliss engines and pumps. These, with three immense sheds, each twenty by one thousand feet, for the reception and storage of the beets, ten artesian flowing wells, one of which is five feet in diameter, and an electric light apparatus for illuminating the grounds and buildings, cost \$500,000, and constitute a plant capable of reducing five hundred tons of beets to sugar per day.

The storage bins are V-shaped, underneath which runs a stream of water about a foot square. When beets are wanted they are forked into this swiftly flowing canal, washed and floated to the main building, where an inclined screw six feet in diameter elevates them to the upper story into an iron cylinder with steel knives that speedily reduces them to pulp.

In less than a year from the date of the conference at Watsonville, Mr. Spreckels had the sugar factory in operation. He thus describes the first season's run at Watsonville, in a statement read by him before the Senate Tariff Committee, in 1889:

Operations were commenced on October 20, 1888, and continued until December twentieth. During this period there was received at the factory from one thousand acres of land under cultivation, fifteen thousand tons of beets, an average of fifteen tons to the acre, for which the farmers were paid an average of \$5 25 per ton. The highest yield was forty tons to the acre, the average crop in Germany being twenty to twenty-five tons. The average of saccharine contained in the California beets was 11½ per cent, as against 10 to 14 per cent in Germany. Some of the California beets yielded 20 per cent and over. The result of the season's operations was one thousand six hundred and forty tons of raw sugar, which netted a profit of \$29,980, or nearly \$20 per ton. This does not allow for wear or tear of machinery, and represents a return of 7 per cent on the outlay for machinery and the construction of the factory.

The following statement of the workings and financial results of the factory at Watsonville for the short campaign of two months, ending December 19, 1888, was furnished by Mr. Spreckels, and published in the report of the U. S. Department of Agriculture for 1888:

*Recapitulation of the workings of the Western Beet Sugar Company's factory at Watsonville, Santa Cruz County, Cal., for the campaign ending December 19, 1888.*

Sugar, freight from Watsonville to San Francisco.....	\$2,986 55
Coal.....	17,267 00
Coke.....	1,658 98
Fuel oil.....	11,356 02
Wood.....	990 50
Lime rock.....	1,780 80
Sugar bags.....	1,740 84
Soda.....	12 39
Tallow.....	57 21
Expense, labor, etc.....	21,061 27
(Beets) incidentals.....	2,575 82
Cost of beets.....	71,065 89

**\$132,522 22**

Which is the cost of manufacturing one thousand six hundred and forty tons sugar delivered free on board in San Francisco.

We have received for 3,280,000 pounds sugar..... 162,454 70

Making cost of sugar \$80 80 per ton of 2,000 pounds.

Profit..... **\$29,982 48**

Beets consumed, tons.....	14,077
Sugar produced, tons.....	1,640
Men employed.....	186
Time of run, days.....	61

Beets, average polarization, per cent .....	14.60
Beets, average sugar recovered, per cent .....	11.65
Sugar, average polarization, per cent .....	96.40
Sugar, average price per pound .....	5.64 cents
Beets, average price per ton .....	\$5 04

From this it will be seen that in the short period of two months the factory realized a profit of almost \$30,000. The limestone was burned in kilns at the factory. Suppose there were ten or a dozen such factories in operation in California, there would be prosperous times in many lines of industry.

The campaign season of 1889 at the Watsonville Beet Sugar Factory was rather disappointing, as the crop did not come up to expectations. The yield was thirteen thousand five hundred tons of beets from one thousand seven hundred acres, for which the factory paid an average of \$5 per ton. The sugar output was one thousand six hundred and fifty tons for a run of forty-seven days.

It is estimated that the cost of production and delivery at the Watsonville factory was about \$11 per acre. The average yield being fifteen tons per acre, which brought \$5 25 per ton at the factory, it follows that the farmers of Pajaro Valley netted \$67 75 per acre from their beet crop in 1888. German farmers spend \$15 per acre on fertilizers every third year, but in California we have a soil so rich, and a climate so delicate, that without the aid of rain from seed time to harvest, we can raise a crop of sugar beets, which in purity, in quantity, and in saccharine matter can surpass the best yields of Europe.

The acreage of beets fell from two thousand one hundred acres in 1888, to one thousand seven hundred in 1889. The company now own one thousand two hundred acres of choice beet land, admirably situated for freight facilities.

The exact figures for the workings of the Watsonville Beet Sugar Factory for the campaign of 1889 are as follows:

Beets purchased .....	13,472 tons.
Average cost per ton .....	\$4 96
Amount of sugar extracted .....	1,647½ tons.
Number of men employed .....	136
Number of days running factory .....	47.
Average selling price of sugar .....	\$11 67 per ton.
Beets, average polarization .....	14.80
Beets, average sugar recovered .....	12.23
Number of tons of beets cut each day .....	287

#### Cost of manufacture per ton at Watsonville, campaign of 1889:

Fuel .....	\$12 64
Seed .....	1 89
Freight .....	2 15
Lime .....	2 91
Bags .....	91
Twine .....	02
Filter press cloths .....	05
Incidentals .....	1 28
Labor .....	12 04
Beets .....	42 11
Total .....	\$76 00

When the Watsonville factory first started it worked but fifty tons in twenty-four hours, but at the close of the year it worked three hundred and seventy-nine tons in the same time.



The wages paid to workmen are \$2 per day of twelve hours. No Chinese are employed.

The success of the Watsonville factory was so pronounced at the close of the first season that the Messrs. Spreckels organized and incorporated the Occidental Beet Sugar Company of California, with a capital of \$5,000,000. Claus Spreckels and his son, John D. Spreckels, took the majority of the stock, the balance being subscribed by local capitalists. The new organization resolved to build and operate ten beet factories of equal capacity as the one at Watsonville. This would absorb fully \$5,000,000 in buildings and plant. The factories would produce fifty thousand tons of sugar annually, which would require five hundred thousand tons of beets.

Assuming that an average of fifteen tons per acre were raised, about thirty-four thousand acres must be cultivated. This, at \$5 per ton average price, would give the farmers \$2,550,000 for their beet crop. But this is only for ten factories like that at Watsonville. What would it be were there a hundred throughout the State? Germany alone has a beet crop of six hundred and fifty thousand acres yearly.

After the organization of the Occidental Beet Sugar Company, early in May, 1889, Claus Spreckels proceeded to Europe to buy machinery for the new enterprise, which arrived in San Francisco early in July, 1890, by the British ship "Ventura."

This machinery was immediately stored on the premises of the Spreckels Sugar Refinery at San Francisco, there to remain until the action of Congress on the sugar question was known.

In case the tariff on sugar is settled satisfactorily for the home interest, work will be immediately commenced to erect a new factory, probably at Salinas. Before building here, however, Mr. Spreckels stipulated that the citizens should guarantee the factory forty thousand tons of beets annually. Much more care and labor are required of the farmer in the cultivation of beets than in that of cereals.

The farmer is scarcely through with the former when he is required to direct his attention to the latter. Consequently, he is kept going almost unceasingly, and our farmers object to beet raising for this reason, just as they do to the cultivation of cotton, as was pointed out in the article on that staple. Besides, a good crop of beets is among the uncertainties, as so much depends upon the temperature, rainfall, etc.

The outlook for the beet sugar crop of 1890 is promising. A much larger area has been planted in beets this season by the farmers around Watsonville than in former years, and the Western Beet Sugar Company will have something like one thousand two hundred acres of its own in beets on the Moro Cojo Ranch, near Castroville, Monterey County. The Western Beet Sugar Company leased this ranch for the cultivation of beets, to insure a sufficient supply for its sugar factory at Watsonville.

Inquiries at the company's office, 327 Market Street, elicited the important information that operations at the Moro Cojo Ranch have been seriously impeded owing to the want of white labor in preparing the land and planting the crop. The manager has had one hundred white men employed during the season, but could find work for fifty additional if they were available.

This scarcity of labor may seriously retard the planting of beets,

throwing it too late in the season; but, as Mr. Spreckels will not permit Chinamen to be employed, there appears to be no help for it.

The following interesting account of the new beet sugar factory now rapidly approaching completion at Grand Island, Nebraska, is taken from a newspaper published there devoted to the beet sugar industry, and called "Beet Sugar Enterprise:"

The buildings are pretty extensive affairs for the West. The main building is three hundred and fifteen feet long, ninety feet wide, and thirty-six feet to the eaves. The boiler house, to contain twelve big steam boilers, is separate from the main structure. There are also two lime kilns, which may be classed as buildings, for they will burn their own lime at the sugar factory.

The processing machinery and apparatus was purchased in France, where similar apparatus has been used, and found best adapted to the purpose intended. It was shipped from Antwerp, Belgium, on the steamship "Nymphaea," and arrived in New Orleans April seventh, from whence it was brought to Nebraska by rail, making one hundred and three carloads, or about four pretty good sized freight trains. Besides this immense consignment of apparatus, a large amount, including the twelve immense steam boilers, and pumping machinery for a system of waterworks that will supply two million gallons of water every twenty-four hours, has been and is being made in America. The boilers were shipped from Fort Scott, Kansas. The water for the plant will be pumped from a system of eighty driven wells, sunk to depths ranging from thirty to fifty feet.

Many of the pieces of machinery and fixtures are colossal in size. For instance, we saw a steam valve fully two and one half feet in diameter. Some of the columns which support the machinery in the upper stories weigh over two tons each. The "kettles," where they commence cooking the beet juice, are about fifteen feet high, and there are fifteen of them in one "nest."

The beets will be unloaded from wagons and cars at the north end of the building, and when wanted will be dumped into a canal, where a volume of water will carry them into a long trough fitted with peculiar machinery, which wallop them around in great shape, gradually working them along about forty feet, when an immense conveyor, constructed on a screw plan, carries them upward about twenty feet, and empties them into a washing machine. The succulent saccharine vegetables are rolled around awhile, when they take another shoot, and go into a machine equipped with immense brushes revolving rapidly, which finishes the cleaning process. Then another conveyor shaft carries the beets way up into the third story, where they go into the top of a huge slicer, which makes short work of reducing them. The pulp is then pressed to extract the juice, and the residue carried away to become food for cattle. Stock thrives well upon this product, and we were told that three thousand head of cattle can be fattened upon the exhausted pulp from the Grand Island factory this year. The juice is then conveyed to the kettles, which are heated by steam—in fact all the processing is done by steam heat, there being a provision for fire in the building. After the sweet sap is cooked awhile in the first set of kettles, it goes to another set; and then it keeps up a crooked and winding journey, first to the top and then back to the bottom of the building, through what looks like an interminable mass of appliances, but all of them have their particular uses in cleaning, purifying, and reducing the product, and which is probably as simple as A B C to experts. Finally it becomes molasses, and is allowed to cool off in great vats, of which there are an immense number in the south end of the building. And then comes the "funny" part of the business. The molasses is pumped into the top of the building again, and subjected to treatment by a machine which makes several thousand revolutions a minute, and throws the refined sugar out by itself, leaving nothing but useless residue to throw away.

The capacity of the Grand Island Beet Sugar Factory is three hundred and fifty tons of beets per day, and will require about two hundred operatives, using about fifty tons of coal and two million gallons of water each twenty-four hours. The product will be about thirty tons of refined sugar per day.

To supply the beets for this factory this year, the proprietors have contracted for the product of two thousand six hundred acres of land this year, for which they furnish the seed at a nominal figure.

Mr. E. H. Dyer, late Superintendent of the Alvarado Beet Sugar Factory, who has had thirty years' experience in the cultivation of beets and their manufacture into sugar, delivered an address on these subjects before citizens of Salinas, Cal., last June, in which he gave the following interesting details:

I submit the following statement, based upon actual experience in manufacturing sugar from beets in Alvarado. In this statement I place the cost of labor and material at the highest rates paid by us at the Alvarado works, applied to a factory of a daily capacity of three hundred tons of beets in a run of twenty-four hours:

Three hundred tons of beets, at \$4 50 per ton.....	\$1,340 00
Sixty tons of coal, at \$8.....	480 00
Eighty-one men, including skilled and common labor.....	284 00
Two hundred sugar barrels, at 65 cents each.....	130 00
Daily waste of bone-black.....	25 00
Twelve tons limestone, at \$4.....	48 00
One and one half tons coke, at \$18.....	27 00
Daily repairs.....	20 75
Daily supplies.....	35 00
Daily insurance.....	56 25
Daily taxes.....	18 75
Total expense in twenty-four hours.....	\$2,464 75

On a basis of a yield of 10 per cent refined sugar, we obtain sixty thousand pounds of sugar from three hundred tons of beets as the result of twenty-four hours' run; this makes the cost of refined sugar, in barrels ready for market, about 4 cents a pound.

We will now see what there is in the business for the farmer. The average yield of an acre of beets, raised on good soil, properly cultivated, is twenty tons, which would be worth, delivered at the factory, say \$4 per ton, \$80. The cost of raising would be about as follows:

Cost of preparing land and seeding.....	\$7 00
Seed, per acre.....	2 25
Hauling beets to factory, 50 cents per ton.....	10 00
Weeding, thinning, and digging, \$1 40 per ton.....	28 00
Net profit per acre.....	32 75
	<b>\$80 00</b>

From this statement, which is substantially correct, it is very evident that beets would prove a paying crop to the farmer who has suitable land for their production.

In order to keep strictly within the limits of legitimate estimates, I will place the yield of an acre of land planted to beets at fifteen tons, and the value per ton at \$4, which would make the value of the product \$60 per acre. Land that will yield \$60 worth of beets per acre, at Alvarado, will command \$20 per acre cash rent, in advance, or one third of the crop. Owners of land generally prefer to take one third of the crop, instead of \$20 cash, for the good reason that should the yield be twenty tons per acre, which it should be on good land, properly cultivated, they would receive over \$26 per acre rent. There is, undoubtedly, most any amount of idle capital seeking investment on "gilt-edged" securities at 6 per cent per annum interest.

And that it will pay the manufacturer as well as the farmer will be seen by the following statement, showing the possible profits of a three hundred-ton factory in a campaign of one hundred and fifty days:

It will require forty-five thousand tons of beets to supply a three hundred-ton factory one hundred and fifty days. These beets will produce nine million pounds of refined sugar, on the basis of 10 per cent, which is a low yield for California. This sugar can be made here at Salinas for 3½ cents a pound, and we will assume it to be worth in market 6 cents a pound only. That will give you a net profit of 2½ cents a pound—\$225,000—being nearly the cost of your plant; and should Congress give the proposed bounty of 2 cents a pound, your profit would be \$450,000, which would not only pay for your works, but give a fair dividend to stockholders in your first campaign.

There should no longer be any doubt but that all the sugar required for use in the United States can be produced from sugar beets. The experimental stage has passed. Over fifteen million pounds of sugar have been made in California, of as good quality as can be made from cane, during the last few years.

The United States contains more suitable land for the production of sugar beets than France, Germany, and Austria combined, and either of these countries produces enough to supply the United States.

I hold that land produces better beets the second year than it will the first after cereals, but it will produce better after potatoes the first year. I give the following as the result of my experience: Nineteen tons the first year, twenty-three tons the second year, thirty-seven tons the third year, and twenty-five the fourth year. After three or four years to beets the land should be planted one year to wheat or barley to rest it. In Colorado the average yield now is twenty tons to the acre, which is better than in former years, owing to the experience of farmers in cultivating. Beets would not thrive on alkali land, but would do well in any land sufficiently loose to permit them to expand. Our table land is good, provided sufficient water can be had upon it.

In order to show the great benefit it would be to the whole United States to produce our own sugar from beets from our own soil, I submit the following comparative statement:

Wherever a beet factory is established, and beets are raised to be manufactured into sugar instead of the usual cereal crop, the wealth of the neighborhood is largely increased. The product on an acre of beets will make four thousand pounds of refined sugar, which is worth in our markets about 7 cents a pound—\$280.

An acre of wheat will produce an average of about fifteen centsals, which, at \$1 75 per cental, would be worth \$26 25. The yield of an acre of barley is about twenty centsals,

which, at \$1 per cental, would amount to \$20 per acre, showing a difference in favor of a beet crop of over \$250 per acre.

A three hundred-ton sugar factory would require three thousand acres of land planted to beets to produce a season's supply.

The value of the product of this land planted to beets and manufactured into sugar would be about \$750,000 annually more than if used in the production of cereals.

And if sufficient beets were raised in the United States and manufactured into sugar, to take the place of that annually imported, the value of the sugar crop would be worth \$150,000,000 more than cereals produced on the same quantity of land.

According to the United States statistical reports there were two billion seven hundred million pounds of sugar imported during the fiscal year of 1889, which, when refined, was worth about \$200,000,000. To produce this sugar from beets would require about nine hundred thousand acres of land, and about three hundred beet factories of a daily capacity of three hundred tons each, costing about \$90,000,000, and an annual expenditure of about \$200,000,000 for the production of raw material and manufacturing it into sugar. This large amount of money would be distributed annually among our industrial classes, instead of being sent to foreign countries to pay for raw sugar and enrich foreign sugar planters.

In regard to the cost of a plant, I will state the lowest German estimates of the cost of a factory of a daily capacity of not less than three hundred tons is \$300,000. One of less capacity would cost more in proportion to decrease of capacity.

It will require no more men to operate a three hundred-ton factory than one of smaller size, there being no more operatives nor machines to work. The average cost for superintendence, labor, etc., is greatly reduced.

#### CULTURE OF THE SUGAR BEET.

Beets are planted from March to May, and the crop begins to mature about the first of August. Beets are furnished as required, the remainder being left on the ground as late as December first, though the bulk of the harvesting is over before that date. The beets not used are piled up and covered with straw. In this way they can be kept in good condition up to March first. This gives the company a campaign of six to seven months. During the remainder of the year, if deemed advisable or profitable, the works could be utilized in the manufacture of cane sugar.

The following estimate of expenses and profits for the benefit of farmers is furnished by the Western Beet Sugar Company:

Beet culture is intensive farming, and requires, unless the work is all performed by the farmer and his family, a good deal of capital and labor. Here labor commands \$1 50 to \$2 per day, and the average cost per acre of the different operations in this valley last year was:

Plowing, preparing, and sowing.....	\$5 00
Labor at \$1 50 per ton for thinning, weeding, topping, and loading into wagons ...	22 50
Plowing out at 10 cents per ton.....	1 50
Hauling at 50 cents per ton.....	7 50
Rent.....	12 50
Incidental expenses .....	1 00
<b>Total per acre .....</b>	<b>\$50 00</b>

The average yield of bottom lands in this valley is fifteen tons per acre, and the average price paid by the factory \$5 per ton. Assuming this yield, the profit would be \$25 per acre. The expenses are, of course, much reduced when the work is done by the farmer and his family. But in this, as in all subsequent instances, for the purposes of comparison, we give the cost based upon the current price of labor at the time of year it is required.

The factory pays for beets according to their richness; a minimum price of \$4 per ton is paid up to 14 per cent of sugar, and 50 cents per ton in addition for each degree of polarization above 14 per cent. This scale, as will be observed, is greatly in favor of growers of rich beets. This advantage is practically a premium on good farming, as if other things are equal, the farmer who most intelligently cares for his crop will have the sweetest beets. The average price paid per ton for the last two years in this valley has been \$5, but at a lower rate they are still profitable.

Harvesting may be divided into three operations: plowing out, topping, and hauling. Plowing is performed by a specially made plow, which does not, however, need description, as it is merely an adaptation of the best plow used in Europe. It is very cheap, and saves an immensity of labor; a man and two horses should plow out one and one half to two acres per day. The beets, after this plowing, are left standing upright, but

quite loose, in the ground. They are pulled up, shaken free from dirt, thrown into rows or piles, topped by hand with a sharp knife, and thrown into baskets ready to be finally loaded into wagons and hauled to the factory.

Topping is at present the most expensive operation, and costs on an average 75 cents per ton.

Beets should be hauled to the factory immediately after topping, as they rapidly deteriorate upon exposure to our hot sun. If they cannot be hauled at once, they should be well covered with leaves. A single day's exposure to the hot sun will make an appreciable difference in both quality and quantity. Beets thus exposed become flabby, and instead of crisp, brittle roots, they are tough, and can be tied into a knot without breaking.

Danger from frost in this climate is very slight.

Beets are bulky, and the cost of hauling is a considerable item of expense. Within a radius of three miles from the factory it varies from 25 cents to 50 cents per ton, and from three to six miles, from 50 cents to \$1.50 per ton. As this is about the limit that can be paid for hauling, it naturally restricts the best growing area of a mill without railroad facilities to about one hundred square miles.

The following hints on beet culture cannot fail to be of much interest, coming as they do from a man thoroughly conversant with the subject whereof he treats:

#### HINTS TO AMERICAN FARMERS.

[By Professor Veith.]

In traveling through the United States, I was astonished to find that an industry so highly developed in the old country was nearly unknown there.

The influence of such an industry as the fabrication of sugar from beets exerts such a great influence upon a country that it deserves all the support of a great Government.

In 1887 there was only one beet sugar factory in the United States, and that was in Alvarado, Alameda County, California.

Upon inquiring as to the cause of this, I heard that several factories had been started in Illinois, but after a few years had to be closed, as they did not pay.

I was told by the editor of a rural paper in Chicago that the soil was unfit for the purpose; by a professor in Kansas, that beets would not grow containing a high enough percentage of sugar; by a chemist in Washington, that the cultivation and manufacture had not been properly carried on.

The last opinion was undoubtedly the correct one.

The United States possesses soils of every kind, and in every State where wine and corn are grown, it is surely possible to raise sugar beets.

But in raising sugar beets, the American farmer, especially of the Western States, must get rid of the idea of always trying to save labor. Sugar beets need much work, but they pay double or treble as much as any other crop.

Localities are to be preferred where there is a large population, plenty of transportation facilities, providing, always, the climate and soil are suitable.

Raising sugar beets on a large scale, as is the case with grain in America, is impossible, as labor is dear and it is impossible to get sufficient help for a few weeks' work. I think the plan adopted by Claus Spreckels in California is the best. Here small farmers who do their own work, with little help, raise the beets and sell them to the factory. A better plan would be for a number of such farmers to form an association and erect a factory themselves. We find such associations in Germany, and they do very well.

In order to stimulate the farmer to raise beets of a high sugar quality, the factory should pay in accordance with the sugar percentage, *i. e.*, to demand a certain percentage, say 9, and pay extra for any increase over this figure.

Raising sugar beets gives the farmer a chance not only to get more out of his land than possible with other products, but also improves his land for other products.

If the farmer sells the beets to the factory, and gets back the pulp for feeding, and perhaps the mud or lime, he loses very little of the mineral substance from his soil, as the sugar-producing substances are absorbed by the plants from the air.

Raising beets improves the land, because the thorough cultivation necessary brings it to a perfection never to be attained with other crops. The land will also be clearer of weeds.

In raising beets the whole agriculture of the country must be changed, *i. e.*, brought from an extensive culture to an intensive one.

In raising corn, grain, fodder, etc., the farmer uses only the upper part of his land, and not the subsoil. If sugar beets are planted, the deeper soil is also placed at the service of the owner.

In connection with the improvement of the land, cattle raising is also improved, as the waste furnishes excellent fodder for milk as well as for fattening. An increase of manure can therefore be produced.

The first thing a farmer should do is to procure proper seeds, and these he should raise himself.

As implements are expensive, those should be procured which can be used for various purposes, as the universal plow of Sack.

For planting seeds it is recommended to try the corn planter.

In closing, I would only state that there exists a great future for beet culture in the United States (and I would recommend that careful experiments be made), and that the success which has already greeted Claus Spreckels in California be followed in other quarters.

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## CHAPTER II.

### OIL MANUFACTURE—OLIVE OIL.

Olive oil manufacture can only be referred to incidentally in this report, as it comes within the scope and domain of the State Board of Horticulture.

California presents as good opportunities as any other State in the country for the manufacture of oils of all kinds. In one line—that of olive oil—this State is comparatively alone, no others except Florida and Georgia having paid much attention to that branch of business. The olive was introduced into the southern part of the United States over two centuries ago from Portugal and Bermudas. The leading olive oil countries of the world are France, Italy, and Spain. These countries contribute the bulk of the supplies consumed in the United States. The article is used in various ways—for medicinal, salad, illuminating, and lubricating purposes. The first pressing is known as virgin oil, and is used for medicinal and salad purposes. Of that description the United States imports from two hundred and fifty thousand to three hundred thousand gallons per annum, at a cost of \$350,000 to \$500,000. Of the lower grades of olive oil we import from one hundred and fifty thousand to three hundred and sixty thousand gallons per annum, at a cost of \$100,000 to \$200,000.\* These figures will suggest the importance of olive oil to manufacture. It is believed to be in the range of possibilities to produce the entire quantity required for consumption in the United States at home.

The missionary fathers were the pioneers in the cultivation of the olive in California.

Ellwood Cooper is regarded as one of the leading authorities on the cultivation of the olive in California, and in the manufacture of olive oil. He began operations in this line in Santa Barbara County in 1872. Seven years ago he had an orchard of sixty acres and six thousand trees, many of which had then been bearing for several years. The crop is largest every alternate year. Mr. Cooper made fourteen thousand bottles of olive oil in 1884. Since then the industry has been further extended. The oil is put up in quart and pint bottles, and compares favorably with the best imported descriptions. The manufacturing process is simple. The chief requisites are care and cleanliness. The fruit must be hard picked, and be free from bruises; it is then partially dried, and afterwards reduced to a pulp; the pulp is put in cloth, and placed in the presses, the liquid being drained into tanks, and allowed to settle; the top is then drawn off, filtered, and classified ready for bottling:

Mr. Ellwood Cooper thus describes the process of oil making:

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\* For the year 1889, San Francisco imported three thousand three hundred and forty-seven gallons of olive oil from Belgium, eight thousand one hundred and fifty gallons from England, twenty-nine thousand two hundred and forty-four gallons from France, and seventy-one thousand eight hundred and eighty-four gallons from Italy.

The berries are dried before crushing, as it is necessary to evaporate a portion of the water. If, however, they are left out on the trees until shriveled, which is proof that necessary evaporation has already taken place, no drying is needed after picking. This late picking is not best, as mentioned in a previous article. If dried by the sun, it requires about fourteen days. This plan cannot be depended upon, excepting years when the fruit is early ripe, and we have continuous sunlight, with moderately warm weather. By artificial heat ranging from 110 degrees to 130 degrees, the drying can be done in less than forty-eight hours. The crushing and pressing should follow without delay—that is, the fruit taken from the drier in the morning should be crushed and pressed the same day. Long intervals or delays in the process from picking the fruit to expressing the oil tend to rancidity. To make perfect oil requires a perfect system in the whole management. The capacity of the press, the crusher, the drier, and the number of pickers should correspond or be about equal; all fruit picked during the day should be in at night, cleaned the following morning, and go into the drier immediately after the previous day's drying is taken out. The heat or temperature of the drier ought to be so graded as to complete the work in forty-eight hours, and it is better that it should be under 130 degrees rather than above. Economy will necessitate in the business a system in the different branches of the process admitting of no delays from the beginning to the end.

The almost universal method of crushing the berries is by a heavy stone, similar to a mill stone, which is rolled around on the edge in a deep circular groove or trough, and by its weight does the crushing. A beam passing through the eye of the stone, and working on a journal in the center of the circle, with a horse attached to the outer end of the beam, is the simplest way to do the work.

A stone five feet in diameter and two feet thick would crush in eight hours a sufficient quantity of berries to make one hundred gallons of oil, and by working it night and day, the crop of ten thousand trees.

The crushed olives are put in the press in cheeses about three feet square, and three inches thick, with wooden slats between each cheese. Ten or more cheeses can be put in at each pressing.

The fluid that is expressed is put in large tanks, and left for sixty or ninety days, when the oil will separate, and being lighter will rise to the top, where it can be drawn off. The pomace after the first pressing is recrushed, and by pouring hot water over it, a second quality of oil is expressed. The refuse can then be used either for fuel, for feed for pigs, or for making still a third quality of oil; if for the latter, it is thrown into vats, boiling water poured over it, and left to ferment, when the oil still remaining will be liberated and rise to the top.

#### PETROLEUM.

The leading petroleum interests of California are understood to be owned or controlled by the Mission Transfer Company and the Pacific Coast Oil Company. The principal sources of supply of the crude material are in Los Angeles and Ventura Counties, though it has been found in less paying quantities in several other counties both north and south of San Francisco.

The Los Angeles Chamber of Commerce estimates the production of the southern counties at 35,000 barrels per month, or 420,000 barrels per annum. Ventura County produced 232,703 barrels in 1888, against 121,335 barrels in 1887. The principal wells now in successful operation are in the vicinity of Santa Paula, Ventura County; Newhall and Puente, Los Angeles County; and Alma and Half Moon Bay. There are a score or more of flowing wells at these points, some of which are yielding quite satisfactorily.

Following is the production of California for the past ten years:

YEAR.	Gallons.	YEAR.	Gallons.
1879 .....	568,806	1885 .....	8,780,000
1880 .....	1,763,215	1886 .....	10,900,000
1881 .....	4,194,102	1887 .....	18,600,000
1882 .....	5,402,671	1888 .....	17,000,000
1883 .....	6,000,000	1889 .....	20,000,000
1884 .....	6,000,000		

The imports of kerosene for the last four years were as follows:

Kerosene, 1886, 5,444,100 gallons; 1887, 7,472,960 gallons; 1888, 4,578,570 gallons; 1889, 7,600,000 gallons.

#### OIL WELLS OF CALIFORNIA.

The first attempts at well boring in California were made in the early sixties, and were attended with heavy losses, resulting in a temporary abandonment of the industry. Work was resumed in 1876, and has since been continued uninterruptedly to the present. The product reported above since 1879 represents crude oil. Though the total for the year 1888 is 1,500,000 gallons less than in 1887, the yield for the past decade is 99,078,900 gallons, or an average of 909,890 gallons per annum. According to a survey of the oil fields in the southern counties in 1877, the deposits were found in area sixty miles long by eight miles wide. Recent discoveries show that this is not one half of the area where mineral oil exists in this State.

The Mission Transfer Company has the following officers: President, Thomas R. Bard; Vice-President, Lyman Stewart; Treasurer and Manager, W. L. Harrison; Secretary, J. H. Warring. Capital, \$500,000. It embraces or transacts business for the following companies: Hardiston & Stewart (capital, \$1,000,000), Sespe (capital, \$500,000), and Torrey Cañon (capital, \$250,000) Oil Companies.

The Mission Transfer Company owns the refinery, tanks, cars, etc., at Santa Paula, and refines and sells oils for the other three companies. They have one hundred miles of pipe laid, and own fifty-two iron tank cars, which hold five thousand five hundred gallons each, or one hundred and thirty-two barrels of forty-two gallons. The stationary tank capacity at Santa Paula is one hundred thousand barrels, and refining capacity three hundred barrels per day. They manufacture gasoline, naphtha, lubricating, illuminating, and neutral oils and refined asphaltum.

The production varies from five hundred to eight hundred barrels of crude oil per day. These companies own over forty wells in Ventura County, and are continually exploiting new territory.

As Santa Paula is about twenty miles from the seacoast, the oil is pumped through pipes all that distance to the company's vessels at the wharf.

There is a machine shop at the works in Santa Paula, where most of the machinery required by the company is manufactured. The payroll at the works amounts to over \$200 per day. A market is found on this coast for nearly all the oil production, but a large proportion of asphaltum is shipped East. Most of the oil is used for lubricating purposes. The company sells about six hundred barrels per month for illuminating purposes, and about two hundred and fifty barrels per day for fuel purposes.

They furnished the San Francisco Gas Company with a large quantity of gas distillate. About fifty carloads per month, averaging one hundred and thirty-two barrels each, are shipped to San Francisco for sale. The rest of the production is sold direct from Santa Paula. Of said fifty, fifteen carloads are of refined oil, fifteen crude, fifteen gas distillate, and five of miscellaneous oils. The company has a seven thousand-barrel tank at the Potrero, San Francisco.



The Pacific Coast Oil Company was organized and incorporated in 1878. The officers are: George Loomis, President; D. G. Scofield, Vice-President; Charles B. Wheaton, Secretary.

They have the largest oil refinery on the Pacific Coast, and manufacture illuminating and lubricating oils, gasoline, naphtha, benzine, and gas distillate. Capital, \$1,000,000. The grounds upon which the works are cover fifteen acres, and are situated at Alameda Point.

These works have a capacity of refining five hundred barrels of crude oil per day. They have about twenty-five tanks, which contain seventy-five thousand barrels of oil. An average of three hundred barrels of crude oil is daily received from their wells near Newhall, Los Angeles County. The company has forty-five iron tank cars to convey the oil by rail from the wells to the refinery. From twenty to thirty men are employed at the works in Alameda. Altogether, about seventy men are employed by the company.

#### WHALE OIL.

The refining of whale oil in San Francisco has been carried on in a small way for many years. In 1882, there was incorporated in this city the Pacific Steam Whaling Company, and as a natural outgrowth of that corporation, another followed less than two years later, which is known as the Arctic Oil Works Company. This was the first time corporate capital had taken up this industry outside of New Bedford.

The Arctic Oil Works, in San Francisco, were erected for the purpose of refining the oils obtained by the catches of whaling ships, fishing boats, etc., engaged in capturing whales, and other oil-producing animals and fish. These works are situated at the Potrero, on the bay shore, and are supplied with all the scientific appliances and machinery necessary for the business.

The company owning the works began operations in 1883, in time to refine the catch of that season. They manufacture whale, sperm, sea elephant, and fish oils; all kinds of lubricating, lard, tallow, neatsfoot, and compound oils; spermaceti, whale and fish pressings, and scraps.

The capital stock is \$1,000,000, in shares of \$100 each. From twenty-five to thirty men are employed at the works in summer, and from one hundred to one hundred and fifty in the winter, and from four to five hundred on board the company's vessels, landings, etc., during the whaling season.

The company owns eleven steamers and two sailing ships.

At the works there are six iron tanks, which will hold two thousand barrels of oil each, or more than sixty thousand gallons.

The capacity of the refining and bleaching works is two hundred barrels per day. As whale oil is the cheapest of oils, the demand is limited only by the amount of the catch.

Very little is lost in the process of refining or bleaching. In a tank of one hundred barrels of thirty-one and one half gallons to a barrel, or three thousand one hundred and fifty gallons, there will be produced two thousand eight hundred gallons of bleached whale oil, two hundred gallons of whale foot, one hundred and thirty-four gallons of whale-oil soap, and sixteen gallons waste.

The following shows the extent of the business for the past three years:

	Whale Oil— Barrels.	Sperm Oil— Barrels.
1887 .....	32,614	380
1888 .....	15,911½	256
1889 .....	12,126	210

This shows that the amount of the catch varies considerably.

In New Bedford there are from eighteen to twenty vessels engaged in the whaling business, but the works there are not so extensive or costly as those of the Arctic Oil Works of San Francisco.

According to the report of the United States Treasury Department, there was imported into New Bedford during the year ending June 30, 1889, three hundred and forty-seven thousand eight hundred and forty-five gallons of sperm oil, valued at \$253,249, and twenty-six thousand one hundred and eighty-six gallons of other whale oil, valued at \$10,309.

San Francisco, for the same year, imported fourteen thousand two hundred and twenty-three gallons of sperm oil, valued at \$5,541, and four hundred and eighty-five thousand five hundred and ninety-one gallons of other whale oil, valued at \$90,037. Taking both oils together, San Francisco imported four hundred and ninety-nine thousand one hundred and eighty-four, and New Bedford, three hundred and seventy-four thousand and thirty-one gallons of oil for the fiscal year ending June 30, 1889.

#### LINSEED OIL.

The enterprise of manufacturing linseed, cocoanut, and castor oils, was started in San Francisco about fifteen years ago. The experimental stage was similar to that of most like industries—poor remuneration for large expenditures of time and money. The Pacific Oil and Lead Works were established by John and L. W. Benchley and P. B. Bruner.

Linseed oil is manufactured both by the old hydraulic and by the French steam process.

Capital stock, fully paid up, \$600,000, all invested in the business. The works are solid and expensive. About forty workmen are employed, and about \$200,000 in wages are paid out annually.

The production for 1889 amounted to \$400,000. Cost of crude material, \$350,000. The crude material is drawn from California, Oregon, India, and South America. Since the foregoing was written the works were entirely destroyed by fire.

#### COCOANUT AND CASTOR OILS.

Cocoanut oil and castor oil are also made at the Pacific Oil and Lead Works. The manufacture of the former was commenced in 1872, and of the latter, in 1868. Castor oil is made from the castor bean, which has been successfully raised in the southern counties of California; but most of those used at the mill have been imported from Calcutta. It is possible to produce enough castor beans in the State to entirely supply the San Francisco mill, but considerable care is required in cultivation, and especially in picking time. Any section of the State that is good for the raising of corn is also good for the castor bean. Of course the consumption of castor oil is limited, being used almost

entirely for medicinal purposes. The San Francisco mill can supply the entire Pacific Coast demand, but it has not been able to shut out all imports of eastern oil.

The local demand for cocoanut oil is almost exclusively met by the San Francisco mill. The Pacific Islands furnish large quantities of the raw material, principally in the form of cobra, the name for dried cocoanut. There are two grades of cocoanut oil made here, one of which is used largely in the manufacture of soap, and the other as an illuminant and for kindred purposes.

#### TRADE IN OILS.

Though California oil productions are great, the imports are also heavy and are increasing. Following are the receipts for the past two years:

	1888.	1889.
Kerosene, gallons.....	4,578,570	7,000,000
Nut oil, casks.....	46,957	30,025
Lard oil, gallons.....	125,347	198,180
Linseed oil, gallons.....	248,430	146,970
Cotton-seed oil, gallons.....	18,641	29,280
Gasoline, gallons.....	434,300	434,240

The oil trade is growing, the acreage of castor beans is constantly increasing, and new petroleum fields are continually coming to light. In another decade this will be one of the leading industries of California.

The base or residuum of California oil is asphaltum or tar, and for that reason—the oil being black or murky—is not as well adapted for illuminating purposes as oil whose base is paraffin or kerosene. This accounts for the large importations of coal oil from the East into this State, nearly three hundred thousand gallons having been imported in 1888, and five hundred thousand in 1889. In the former year eighteen million five hundred and forty-eight thousand one hundred and seventy pounds, and in the latter thirty million four hundred and ninety-six thousand two hundred and seventy pounds of coal oil were imported into San Francisco. In other words, about three hundred thousand gallons in 1888, and five hundred thousand in 1889.

#### OIL "TRUSTS."

One of the greatest, if not the greatest, trusts or combines in the United States is the Standard Oil Trust. Throughout the country, from the Atlantic to the Pacific, its name and fame as a gigantic, soulless, unscrupulous monopoly are as familiar as household words. The attacks made upon it fall as harmless as water on a duck's back. It seems to be impregnable.

The Standard Oil Company of Ohio was organized in 1870, and two years after drew the four great oil concerns in the country around it for the purpose of destroying all competition.

In 1882, after receiving many accessions, the Standard Oil Trust was evolved. At the close of 1887, the supply to the markets reached over twenty-six million five hundred thousand barrels, of forty-two gallons

each, per year. The exported product for that year was valued at \$46,824,933.

One of its favorite plans for squeezing rivals out of the market has been to get preferential rates for its own oil, while its rivals were compelled to pay high rates for the transport of their product. At one time the trust received rebates from railway companies averaging \$500,000 a month.

The linseed oil trust was formed in January, 1877, and, as a consequence, the price of oil rose in that year from 38 to 52 cents per gallon. Curtailment in manufacture, and the reduction in the price paid to the farmer for seed, brought this about—this enormous gain to the stockholders. It had an opposite effect on the workmen, many of whom lost their employment through the stoppage of the factories.

### CHAPTER III.

#### GLASS MANUFACTURE.

The glass manufacturing industry of California, instead of keeping pace with our rapid increase in wealth and population, is almost at a standstill, if not languishing.

We had only one factory for the manufacture of green glass in 1880, and only the same one at present. It was established in 1863. There is no factory in California for the manufacture of any other kind of glassware. In the manufacture of this single kind of glassware, according to the United States census for 1880, California made but a poor showing compared with other States. The value of productions in green glass of New Jersey and Pennsylvania were each nearly \$2,000,000, New York three fourths, and Illinois half a million, while California was only \$140,000.

The exact figures are as follows:

New Jersey.....	\$1,881,015 00
Pennsylvania.....	1,618,759 00
New York.....	722,322 00
Illinois.....	528,000 00
Missouri.....	392,790 00
Maryland.....	170,000 00
Kentucky.....	169,563 00
California.....	140,000 00

In 1880 the San Francisco Glass Works had one furnace of seven pots; in 1888, one furnace of six pots. In 1880 there were eighty men and thirty-three boys employed; in 1889, or at the present day, there are seventy-five men and sixty boys. There were thirty-five glassblowers employed last year, and twenty-seven at the present time.

The proprietors of the San Francisco Glass Works (while not taking a sanguine view of the condition of the trade in California) strongly deprecate the attempt lately made to create the impression that the industry was on its last legs. On the contrary, they assert that the industry, though not employing as many glassblowers as last year, is as prosperous as it was two years ago. Figures were shown to me from the books of the concern which went to prove that there was very little change in the volume of production within the past ten years. Still, it is an

undeniable fact that while the manufacture here is not progressing, the quantity and value of glassware importation is on the increase.

The value of the monthly importations, principally beer and wine bottles, made by the cheap labor of Germany, for the last two years was as follows:

1887—November .....	\$1,586 00
December .....	3,005 00
1888—January .....	8,268 00
February .....	14,455 00
March .....	4,081 00
April .....	20,734 00
May .....	8,822 00
June .....	6,932 00
July .....	411 00
August .....	6,382 00
September .....	5,940 00
October .....	3,741 00
Total for the year .....	<u>\$78,966 00</u>
1888—November .....	\$11,006 00
December .....	2,342 00
1889—January .....	730 00
February .....	9,985 00
March .....	1,533 00
April .....	6,220 00
May .....	8,762 00
June .....	169 00
July .....	3,490 00
August .....	20,839 00
September .....	5,382 00
October .....	18,410 00
Total for the year .....	<u>\$88,968 00</u>
Total for the last three months .....	<u>\$44,681 00</u>

#### IMPORTS FROM EUROPE FOR THE YEAR 1889.

	Window Glass.	Rough Plate, Fluted and Rolled Glass.	Plate Glass.	Bottles, Demijohns, Carboys, etc.	Tableware, Medicine, and Wine Glass.
Invoice .....	\$116,000	\$17,752	\$51,079	\$80,500	\$83,761
Packing .....	46,400				
Freight .....	*52,200	†6,350	†18,210	†28,136	†29,400
Duty .....	116,000	36,400	59,000	†24,150	†25,128
Insurance and exchange .....	16,400	2,812	790	1,040	1,300
Totals .....	<u>\$348,000</u>	<u>\$63,314</u>	<u>\$129,079</u>	<u>\$131,826</u>	<u>\$139,589</u>

\* Forty-five per cent.    † Thirty-five per cent.    ‡ Thirty per cent.

#### IMPORTS FROM THE EASTERN AND WESTERN STATES FOR THE YEAR 1889.

Window glass .....	\$110,000 00
Rough plate, fluted, and rolled glass .....	16,800 00
Plate glass .....	70,000 00
Bottles, demijohns, white carboys, etc. ....	1,000,000 00
Tableware, medicine, and cut glass colored bottles .....	800,000 00
Colored glass .....	16,800 00
Bullseyes, insulators .....	15,000 00

#### RECAPITULATION.

Invoices from Europe .....	\$349,092 00
Freight, packing, duty, and insurance .....	460,716 00
Invoices from American factories .....	1,016,000 00
Freight from East and West .....	612,600 00

England, Germany, and France are the principal manufacturing centers which import glass extensively into the United States. The total import through the Custom House of San Francisco for the last two years amounted to \$167,344, and consisted chiefly of beer and wine bottles. About 20 per cent of the demijohns used here are also imported.

There is a specific duty of 1 per cent per pound upon empty bottles imported into this country from Europe, and an ad valorem of 30 per cent upon bottles containing liquids. In spite of these duties, for the year ending October 31, 1889, no less than \$88,368 worth of bottles passed through the San Francisco Custom House, and for the year immediately preceding, \$78,976.

Several attempts were made, from time to time, to extend the business of manufacturing glass in this State, but they all proved failures. The Pacific Glass Works at the Potrero, and the California, at Tenth and Utah Streets, in San Francisco, the former with a furnace of from six to eight pots, and the latter from four to five, succumbed after a short existence. The same can be said of the attempts to establish glass works in Oakland and Berkeley.

The San Francisco Glass Works, now called the San Francisco and Pacific, is the only one which has stood its ground. One after another its rivals have fallen into its hands, and at present it enjoys a monopoly of the manufacture of glass in California. That the manufacture of green glass has proved profitable to the projectors and proprietors, is evidenced from the fact that it has been in operation for twenty-six years, and enabled during that period to buy out competitors.

But why is it that the San Francisco factory does not manufacture a sufficient quantity of the lines of glass which it now makes to supply the home market? According to the testimony of one of the proprietors, 50 per cent of the bottles used here, and 20 per cent of the demijohns, are imported. From reliable information afterwards received, a far larger proportion than 50 per cent of the bottles used here are imported—80 per cent would be nearer the mark. Nearly all our wine and beer bottles are imported from Europe. Formerly our beer bottles were principally purchased from a glass-making firm in Illinois, but, as both cost and freight were advanced, orders have stopped. The Superintendent of the San Francisco Glass Works gave as one reason why he could not compete with Germany in the manufacture of beer bottles, that the imported bottle is of a better quality than he could make, in consequence of not having sand of the right grade in California. The sand used in the San Francisco Glass Works is procured at Monterey, and is largely impregnated with iron. To eliminate the iron would require not only the application of chemicals, but also of a large amount of intense heat, with a corresponding expenditure of fuel. As the cost of fuel is the heaviest item of expense of manufacture, next to that of labor, the proprietors of the San Francisco Glass Works have had practical experience that it would not pay.

Mr. Abrahamson, a large importer of glass, gives it as his opinion that the deleterious matter in the California sand could not be removed at all. The late Mr. Newman, former proprietor of the San Francisco Glass Works, tried the experiment of importing sand from Belgium, which was brought as ballast in vessels, and he lost money by the experiment, in consequence of a duty, or tax, being imposed upon the article.

Upon comparing the imported bottle with the home made, it can readily be seen that the former is more clear and smooth than the latter. It was pointed out to me by the Superintendent of the San Francisco Glass Works that the imported bottle is made in a round mold without a seam. The home made bottle is made in two half round molds, and has a seam through the middle of the bottle, which not only is a defect in its appearance, but is also an element of weakness in the material. But why, it may be asked, should they not be made without any seam as in Europe? The answer is because it would cost more to manufacture them. It takes more time and pains to make a perfectly round bottle than to make one in seamed halves, and as the cost of labor in the United States is vastly higher than in European glass works, the cost of manufacture would be proportionately enhanced. In Europe bottles are made in clay molds, which have to be renewed at short intervals at a cost of much labor; whereas, they are made here almost exclusively in iron molds which, though the first cost is higher, are ultimately cheaper than the clay. Consequently, in order to create a market for perfectly round or seamless beer bottles in San Francisco, it would be necessary to shut out the imported article by a prohibitory tariff. All the bottles used by our wine makers are imported, on the alleged ground that they are better and cheaper than the home made. As our wine industry is rapidly becoming one of the greatest interests of the State, the demand for bottles will continue to increase. It is to be regretted that this demand should have to be sent to Europe in order to be supplied. If kept at home in California, instead of one glass factory employing one hundred and thirty-five hands, there would be ten times the number required to supply the constantly growing demands.

Some men who have had practical experience in glass manufacture in several States, said that as good a bottle can be had in San Francisco as in any part of the world. The only defect, if it can be called a defect, is that the glass is of a darker tint than most other kinds, because of the iron in the sand. If a clearer bottle was wanted than what now can be made here, there is little doubt that in a State of such vast extent and so varied a soil as California the requisite quality of sand can be found.

Mr. F. H. Rosenbaum, the large importer of window glass of San Francisco, has, after considerable expense, succeeded in discovering an excellent grade of sand in Placer County, California.

There is a plentiful supply of coal in the vicinity. Some samples of glass made from this sand can favorably compare with the clearest eastern and imported glass.

According to Mr. Rosenbaum, not only the best quality of window glass, but also wine and beer bottles can be manufactured from this sand. There is reason to believe that a company will be immediately formed with considerable capital to start an extensive glass factory in the neighborhood of this new discovery, which is called Pymouth Ranch, and comprises two hundred and forty acres. The property can be reached within ten miles by the Feather River. The company about to be organized will be known as the Pymouth Glass Manufacturing, Kaolin and Fire Clay Mining Company.

As our glass importers can ship their glassware direct from European ports to San Francisco, it would probably become necessary to raise the duty on such glass in order to protect our people from this competition

of foreign cheap labor. The glass workmen have already taken action in the matter. On the other hand, according to one of our leading brewers, Mr. Denicke, if the duty on beer bottles should be increased the result will be to kill the beer bottling industry of California. The duty on beer bottles weighing one and one half pounds each (quart bottles), amounts at present to 1½ cents per bottle. If this rate should be doubled, or made 3 cents a bottle, the eastern brewers, who can buy their bottles on the ground at about \$5 per gross, could run our local brewers out of the market, and the export beer trade of San Francisco would be ruined. At the same time no benefit would accrue to our local glass workers, although it would probably benefit those of the East.

What the brewers want, according to Mr. Denicke, "is a rebate on the duties paid at the Custom House when the empty imported bottle is exported full of beer." If this were done they could successfully compete with manufacturers in the British Dominions and other countries, and thus be enabled to give employment to hundreds of additional workmen in the breweries. This may all be true, if bottles made in the East could be landed here cheaper than they could be manufactured in the State. Our glassblowers say that such is not the fact at present, notwithstanding Mr. Denicke's experience with the San Francisco Glass Works. Our wine makers say we cannot manufacture bottles containing such delicate tints of color, and so flawless and evenly rounded as can be made in Europe. They say "We want our wines to appeal to the taste, and the vessel which contains them to the eye." It must be shown, therefore, in the first place, that an article can be manufactured in California in every way as desirable as the foreign, before you try to shut out the latter by increasing the duty.

A member of an importing firm said that certain lines of bottles cannot be manufactured in the United States at any price, because our glass manufacturers are unable to give them that peculiar shade, or tint, which can be seen in imported claret, cognac, and sauterne bottles. Consequently, Europe supplies the American market, except in beer, apollinaris hock, whisky, soda water, pickle, and bottles used by druggists, which are manufactured in the United States. We also manufacture demijohns with great success. The demijohns manufactured in San Francisco amount to about one hundred and twenty thousand per annum, which is 80 per cent of the entire consumption. According to the United States census of 1880, the chief productions in the line of green glass in the United States are green and black bottles, beer bottles, fruit jars, demijohns, carboys, and vials. New Jersey had the most extensive green glass factories, her manufacture of green and black bottles amounting to one hundred and seven thousand five hundred and forty-seven gross, as against fifty-five thousand eight hundred and forty-six for Pennsylvania, and forty-nine thousand eight hundred and eighty-two for New York. All of the soda water, ginger ale, sarsaparilla, and artificial cider bottles, and most of the pickle bottles, used here, are made by the San Francisco Glass Works. The heads of a number of firms engaged in the soda water and fruit canning business expressed themselves as well pleased with the bottles turned out by the San Francisco Glass Works. The soda water manufacturers of San Francisco have a union, or combine, for the purposes of keeping up prices, and the San Francisco Glass Company are members. When beer bottles were bought in Illinois for the San Francisco market, they cost at the factory



only \$4 50 per gross. At present, I am informed, they cost \$5 25 per gross. Eastern brewers then do not have to import beer bottles from Europe, as they can get them cheaper at home.

It is remarkable, to say the least, that there should be so large a difference in the cost of the bottle manufactured in the East and in California. If beer bottles could be made here as cheaply as in eastern glass works, or even at from 10 to 20 per cent higher prices, our local brewers would find it to their advantage to buy their bottles in California, instead of in Germany, as they now do.

Several glassblowers in our local factory gave it as their opinion that with proper appliances, furnaces, etc., the home market for beer bottles could be supplied at little difference in the cost now paid for the imported article. They assert that no proper effort was made to supply the home market. Mr. Newman, according to them, gave up the manufacture of beer bottles because he found more profit in other lines of glass work, such as soda, pickle bottles, etc. In order to meet the demand for beer bottles, it would be necessary to have an additional furnace running, and to employ a large force of blowers and laborers. He preferred to confine himself to the manufacture of goods where he had little or no competition, instead of trying to compete with those who brought their profits down to a small margin.

There can be little doubt that there is a good opening for the establishment of a beer bottle factory in San Francisco that would pay well for the capital invested. Mr. Denicke, of the Fredericksburg Brewing Company, informed me that he had used bottles made by the San Francisco Glass Works, and had no reason to find fault with their qualities. He entered into a contract with the old proprietor, Mr. Newman, to supply the Fredericksburg Brewery with bottles at \$7 per gross. After delivering one carload of bottles, Mr. Newman had to decline supplying more at the price agreed upon, as he said it would not pay. Mr. Denicke is now supplied with imported bottles at \$6 85 per gross.

It is remarkable, and requires explanation, that the cost of manufacture should be to such a considerable degree higher in California than in the East. After careful inquiry from most trustworthy sources the reasons can be given as follows:

1. Smaller product for same wages.
2. Higher cost of fuel.
3. Higher wages for unskilled labor.

In the eastern bottle factories they make one particular line a specialty, and the hands are employed on no other. The plant of the factory, machinery, etc., is of the latest and best class. They have all the facilities for quick work. The result is that workmen can turn out a larger quantity of bottles in the same time than can be done in the San Francisco Glass Works, where they have not such advantages. In a report made by a representative of the glassblowers who lately visited Europe, he says that when he visited the Stevens Glass Works, in Glasgow, he asked the men how many gross per day they could make of one half pint flasks, and was told ten gross, which would be less than one half the amount we make in the United States with three men in one day's work.

In the second place, the cost of fuel is much higher in California than in the Eastern States where glass is manufactured.

The Superintendent of the San Francisco Glass Works informed me

that in the Pittsburg Glass Works, where natural gas is used for fuel, it would cost only about 10 per cent of what the expense would be in San Francisco. In other words, an amount of glass manufactured at an expense of \$50 for fuel here, would cost them in Pittsburg only \$5. In Illinois coal can be bought at about one third of the cost paid by the San Francisco company, who have to import their coal from Australia. Now that we have our own natural gas fields in more than one section of the State, the question will arise, why cannot we compete with some of the Eastern States in the manufacture of glass. With the limited scope and facilities of the San Francisco Glass Works, it costs from \$1,000 to \$1,400 per month for fuel. This must be a heavy drawback in the attempt to progress. But, suppose a glass factory should be established in Stockton, with its extensive natural gas wells, this drawback would be removed. Look how they have multiplied in other places. According to the United States census for 1880 there were no less than fifty-one glass factories in the neighborhood of Pittsburg, with a capital of \$5,500,000, and employing more than six thousand hands.

In the third place, the wages paid for unskilled labor are somewhat higher in California than in eastern factories. The wages paid to the blowers or skilled workmen are the same all over the United States, as they have a National Union which regulates the scale of wages.

The wages and number of people employed in the San Francisco Glass Works can be enumerated as follows:

No.	Occupation.	Wages.
1	Manager .....	
1	Boss blower .....	\$20 per month extra of wages.
14	Bottle blowers .....	\$26 to \$30 per week.
15	Vial blowers .....	\$22 to \$26 per week.
2	Demijohn blowers .....	\$35 to \$50 per week.
1	Carboy blower .....	\$10 per day.
7	Gatherers .....	\$1 25 to \$1 75 per day.
8	Sticker-us boys .....	(Ages 8 to 12) 50 cents per day.
14	Carrying boys .....	(Ages 10 to 12) 50 cents per day.
6	Laying-up boys .....	\$1 25 to \$2 per day.
1	Master teaser .....	\$100 per month.
6	Fillers in .....	\$1 25 to \$2 per day.
1	Batch wheeler .....	\$15 per week.
2	Teasers .....	\$17 50 per week.
1	Mixer .....	\$18 per week.
1	Mixer's assistant .....	\$15 per week.
1	Lime sifter .....	\$10 50 per week.
1	Ware man .....	\$12 per week.
1	Pot maker .....	\$18 per week.
1	Pot maker's assistant .....	\$12 per week.
1	Grinder .....	\$1 per day.
1	Boss packer (also Assistant Manager) .....	\$100 per month.
6	Packers .....	\$12 to \$16 per week.
1	Blacksmith .....	\$18 per week.
1	Mold maker .....	\$18 per week.
2	Teamsters .....	\$18 per week.
2	Engineers .....	\$15 per week.
1	Glass washer .....	\$12 per week.
1	Assistant glass washer .....	\$10 50 per week.
8	Mold boys .....	\$3 50 to \$4 50 per week.
4	Laborers .....	\$1 75 per day.
17	Cane and willow workers .....	\$1 96 per day, average.

N. B.—The laboring and ware men fill in and receive 25 cents per day extra.

From the report of the Labor Commissioner of New Jersey for last year, it can be seen that boys in glass bottle and vial factories in that

State average \$4 25 per week; packers' men, \$9 90; women, \$5 per week; laborers, \$7 56 per week.

In Pennsylvania, according to the report of the State Labor Commissioner for 1885, laborers are paid \$1 50 per day. Two thousand boys were paid an average of 66 cents per day, and three hundred and nine women and girls averaged 55 cents per day. According to the report of the Labor Commissioner of New York for 1888, the wages paid to boys run from 50 cents to \$2. Women and girls average 75 cents; helpers, \$1 16 $\frac{2}{3}$ ; laborers, from \$1 25 to \$2; machinists, \$2 50; packers, from \$1 25 to \$2 16 $\frac{2}{3}$ .

As the glassblowers have a National Union, which prescribes the rates of wages for its members all over the United States, the scale of wages for skilled labor is the same in the great centers of the East as in California. Unskilled labor is higher priced here. Chemicals are imported from England, and coal from Australia.

The proprietors of the San Francisco Glass Works are of the opinion that the cost of freight on glass from the eastern factories offsets, or should offset, the additional cost of labor, fuel, etc., in California.

That the manufacture of green glass, even within the limited field to which it is confined, is either stagnant or on the down grade, cannot be controverted in face of the facts herein submitted. If, instead of the industry being controlled by one firm it was distributed among several, results might be far different. That competition in trade is conducive to business prosperity is well understood. A firm having a monopoly in any line of manufacture is disposed to be content with a circumscribed area of business, for fear that by spreading out rivals may be induced to enter. The glass workers in San Francisco cannot understand why the San Francisco Glass Works cannot increase their capacity with the increasing growth and prosperity of the Pacific Coast. If any firm or company can realize profits from manufacturing certain articles, why is it that business cannot be extended? But the question should not be confined to the manufacture of green glass in the shape of demijohns, soda water bottles, etc. Why should not window glass be manufactured here, now that the problem of cheap fuel has been solved by the discovery and opening of natural wells in this State. According to the United States census of 1880, nearly half the window glass manufactured in the United States was made in Pennsylvania, the value of her production being for that year \$2,222,513, out of a total of \$5,047,313.

In order to show what a fine field there is for such an enterprise in California, the weight and value of the window glass imported into San Francisco for the last two years are herewith submitted:

MONTH.	Pounds.	Value.
1887—December .....	1,304,260	\$19,658 00
1888—January .....	397,790	6,663 00
February .....	595,002	9,531 00
March .....	1,168,839	17,586 00
April .....	20,000	1,081 00
May .....		
June .....	1,435,373	23,062 00
July .....	428	20 00
August .....	1,487,080	23,071 00
September .....	4,207	485 00
October .....	3,677,950	59,581 00
November .....	1,142,205	18,246 00
December .....		
1889—January .....	250,000	4,307 00
February .....	1,612,851	22,839 00
March .....	895,500	12,051 00
April .....		
May .....		
June .....		
July .....	1,234,236	17,806 00
August .....	1,232,336	15,294 00
September .....	988,452	14,724 00
October .....	841,560	11,636 00
Totals .....	16,216,683	\$218,042 00

Such remarkable statistical facts should convince capital that is reaching out and seeking investment abroad, that here at our own doors is a splendid opportunity.

If the existing tariff on imported glass is a stumbling block in the way, it should be an easy matter, when protection to home industries is the shibboleth of the "powers that be," to induce Congress to increase the duties. At the present writing a strong effort is being made before Congress to have those duties increased, with little doubt of success.

The glassblowers have taken the initiative in the matter, and have forwarded petitions to Congress through our representatives at Washington, that the products of cheap European labor may be shut out by an increase of the present tariff schedule.

On the other hand, glass manufacturers in the East are trying to meet European competition by reducing the wages of their hands, and leveling them, if possible, to the foreign standard. As a result, according to recent dispatches, from three to four thousand workers have been locked out from extensive factories in New Jersey since the first of last September. Manufacturers in New York, with the same end in view, have imported workmen from Europe under contract, and the Jeannette Glass Works Company are made the defendants in a case for violation of the foreign labor contract law in one of the United States Courts.

If manufacturers in the United States could reduce the wages of their workmen to the foreign scale, they could compete with production all over the world, according to their own representations. But it is evident that the citizens of the United States have adopted and have been acting upon a different theory. Prosperity for the few must not work injury to the many. "The greatest good to the greatest number" is their motto. Consequently, they will not allow the manufacturers to import foreign laborers under contract in order to enrich themselves at the expense of their workmen. In the United States glassblowers are among the very best paid mechanics, averaging as they do about \$30 per week. Why

should their interest be sacrificed that a few manufacturers may be enriched?

In England and Scotland, according to the report of the glassblowers' delegate to Europe, the wages of skilled workers run from \$12 to \$20 per week, while in France it is not quite as much. In Belgium and Germany the weekly wages of skilled workers in the bottle and flint trade are from \$8 to \$12 per week, while the window-glass makers all work piece work in those countries. Unskilled workers are paid by the week. In England the firemen—or teasers, as they are called—get from \$8 to \$9 per week. Boys receive all the way from \$1 50 to \$3 per week.

In France, Germany, and Belgium the wages of unskilled labor are very small, being from \$3 to \$4 50 per week.

The wages of boys and girls are from \$1 to \$1 50 per week.

Taking it all in all the American glass worker has no reason to complain of his lot as compared to his European brother.

And to this state of affairs he is indebted more than any other one thing to his well conducted and strong labor organizations. So says Richard Galbally, the delegate of the glass workers among the workmen representatives who visited the late Paris Exposition, and other places of interest in Europe. There can be no doubt that he is correct in the assertion that to Trades Unionism is due the improved condition of workmen in wages, treatment, independence, etc. Dissolve the Union and the mechanic would soon be brought down to starvation wages.

A Union, that "knowing its rights, dare maintain them," must not trench upon the rights of the employer. Oftentimes the Union steps beyond its proper sphere of action, and prescribes rules and dictates terms as arbitrary and unreasonable as ever emanated from the employer's side during his long lease of uncontrolled power. The motto on both sides must be "live and let live." Workmen by acting up to this rule will have the sympathy and active support of all good citizens in their efforts to keep up their standard of wages, and to shut out imported contract labor.

In order to ascertain the opinions of those best qualified to judge of the causes of the want of progress in glass manufacture in California, a number of dealers and firms importing and dealing in glassware were interviewed. All concurred in saying that the San Francisco Glass Works turned out good work as far as their limited capacity and line of manufacture went. What was wanted is an extension of the business so as to include other classes of glassware.

Mr. John Taylor, of the firm of John Taylor & Co., is of the opinion that the importation of glassware is solely a consequence of cheapness, although the fineness and durability of imported glass are recognized all over the world. In Europe they devote more time and attention to glass manufacture than we do. The characteristic go-aheadedness of the American people is taken advantage of even by our European competitors, and they aim to sustain the reputation gained by years of perseverance. The molds are made of clay instead of iron, and a better finish is the result. The large importation of wine bottles is, no doubt, owing to the desire of our wine men to imitate the German and French wines. The peculiar coloring in the imported bottles cannot be produced here. It is mostly a desire to appeal to the sight as well as to the taste. In pressed glassware we are far in advance of either Germany or France. In Antwerp, last year, I saw goods that had been exported from Pitts-

burg, such as goblets, tumblers, cake and sauce dishes, etc., which excelled by far anything produced abroad. Beer bottles are sent into Milwaukee from Antwerp, which must show that a superior article is manufactured abroad. The San Francisco Glass Works must meet with severe competition from the East, as shiploads of glassware can very easily be brought around the Horn at much cheaper rates than by overland freight, which are sold to the breweries. They are much cheaper, as they have already stood the test, and the breakage is small. To any one who can put brains and capital into a bottle factory on this coast, there is large money in it. The cause of the failure of the San Francisco Glass Works to produce a satisfactory article is ascribed to several reasons. Either their plant is old, or they have not kept pace with advancing science, or else intelligence and enterprise are lacking.

Mr. Debarry, of the firm of Debarry & Napp, beer bottlers for the United States Brewery, claims that it is solely a matter of cheapness with them in handling German bottles. "We can," he says, "purchase imported bottles much cheaper than the eastern goods can be put on the market, although in our experience we find the eastern bottles capable of sustaining a greater pressure than German bottles. For our export trade we must steam the beer sufficiently to last a much longer time than the stuff sold to the local trade, which is consumed shortly after delivery. We have found that in this process a greater loss is sustained with the imported bottle than with the eastern make. Out of every tank of thirty dozen bottles submitted to this steaming process, twelve to fifteen bottles are broken, which is not only a dead loss on the purchase price, but also serious by the loss of labor, labels, etc. This, however, is only on beer we put up for export, as for local trade very little pressure is needed. The San Francisco Glass Works have not made a very satisfactory bottle, nor can they make them as cheap as we can import them. If you increase the import duties, the eastern firms will combine, and our consumers will be no better off than they are at the present time. During the last year the greater part of our purchases were made directly from junk dealers, who buy up all the second hand bottles on this coast."

Mr. Cudner, of the firm of Cutting & Co., fruit packers and shippers, is positive in his opinion that with the establishment of flint glass works on the Pacific Coast would come a revival of the glass industry. "We have," he says, "the material and ingredients at our own door; all we want now is capital, enterprise, and push. Our use of flintware is greatly circumscribed on account of the excessive freight rates from the East. We are compelled to use green glassware of home product that is of an inferior quality to eastern manufacture. The consequence will be that people will become dissatisfied with the appearance of our bottled goods, and deal with firms who use eastern flintware exclusively. The former owner of the San Francisco Glass Works invested considerable capital in his endeavor to manufacture flint glass. The result was failure, owing, I believe, principally to the opposition of the Glass-blowers' Union to the introduction of certain machinery. The only solution which I can see for the progress of the industry in all its branches, is cheaper labor, cheap ingredients, and more attention to the purity of the product. The freight rates are so excessively high, that the people who could secure as cheap, or nearly as cheap, glass as the eastern ware would be well inclined to patronize home industry."

Mr. Hansen, of the National Brewery, San Francisco, said that the bottling trade of his brewery was very limited. In his opinion the bottles manufactured in San Francisco could not stand the pressure of the steam infused into beer for exportation. A large quantity of the bottles used here are bought from junk dealers at about half the original cost.

Like other large brewers, he is of the opinion that there is a fine opportunity for establishing a well equipped glass factory in California. He has, therefore, identified himself with the new enterprise to manufacture glass from the Placer County sand.

From the figures before given it can be seen what an immense sum flows annually from this State to Eastern States and to foreign countries for glass of all kinds.

A large proportion of this amount could be kept at home if some enterprising capitalists would engage in glass manufacture in California, now that we have the requisite quality of sand and our natural gas wells, etc., everything, in fact, to enable us to compete successfully with eastern manufacturers.

Since most of the leading breweries of San Francisco have been purchased by an English syndicate, it is the intention, according to the General Manager, to erect an extensive glass factory in this State for the manufacture of glass bottles, so that they will not have to depend upon eastern or foreign manufacturers to supply the trade here.

## CHAPTER IV.

### CIGAR MANUFACTURE.

California will probably never be a tobacco-producing State. We have in a small way, from time to time, cultivated the weed, but the results have not been encouraging. This is not owing to any small consumption of the prepared article itself, for during the year 1886, the reported number of cigars manufactured was one hundred and twenty-seven million four hundred and two thousand three hundred and ninety-two. We have no reliable knowledge of the date of the first establishment for the manufacture of cigars. It is well known, however, that the business was carried on over a quarter of a century ago. According to official returns, the number of cigars manufactured during the calendar years 1866 and 1888, compare as follows:

Cigars made in San Francisco in 1888.....	127,402,000
Cigars made in San Francisco in 1866.....	23,500,000
Increase .....	103,902,000

The comparison shows an increase of nearly 500 per cent. The factories, up to a few years ago, employed mostly Chinese, while the Atlantic States employed mostly girls. To-day the Chinese are in the minority, and our boys and girls are predominating. The wily Mongolian stayed long enough to secure a good knowledge of the business, and when his services were tired of, he turned directly around, opened his own shops, employed his own race labor, and competed with his master.

According to statistics furnished by the International Revenue Department, of San Francisco, the number of cigar factories that were under bond in December, 1888, amounted to three hundred and forty-eight, while during the year following, one hundred and twenty bonded themselves and tried to carry on business. The outcome of their enterprise is contained in the fact that no less than one hundred and eleven closed out and retired from business during the same year, 1889. The number under bond January 1, 1890, was three hundred and fifty-seven; an increase of nine since 1888.

This would appear to the uninitiated to mean an increase instead of a decrease in the industry, which can easily be explained by saying that the increase of population has correspondingly increased the number of small jobbers and manufacturers. Many of the cigarmakers have opened small places for themselves, in their eagerness to gain a livelihood, and, doing a small manufacturing business, must be bonded according to law. The condition in production, however, is lessened greatly, as can be readily seen by the data here submitted. Cigarette manufacture has suffered a like decline. The number of stamps sold by years is as follows:

1881.....	\$12,930 31
1882.....	7,021 91
1883.....	2,519 75
1884.....	2,540 08
1885.....	3,051 48
1886.....	2,350 32
1887.....	2,595 23
1888.....	1,644 70
1889.....	1,728 34
Making a total for nine years of .....	\$36,182 12

Taking as a basis of calculation the revenue receipts for the year 1881, shows a falling off of \$8,187 96, or 68 per cent.

This showing is not the consequence of a moral movement among our people, but a proof of the fact of injurious eastern competition. The following table expresses the same thing, by months, for the same period:

MONTH.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.
January ..	\$562 80	\$849 97	\$310 63	\$192 55	\$218 00	\$282 00	\$122 00	\$201 75	\$227 25
February ..	655 23	648 20	314 65	137 00	269 75	260 75	126 00	146 00	262 50
March .....	1,037 81	495 78	217 07	136 50	295 05	180 48	232 78	144 25	250 00
April .....	1,042 12	669 08	53 73	137 65	254 70	242 08	234 37	155 75	172 11
May .....	965 74	645 23	253 95	191 25	238 25	232 50	253 13	126 05	85 65
June .....	1,421 63	618 55	124 46	247 25	254 09	175 50	245 60	96 50	125 00
July .....	1,392 97	590 64	173 85	230 88	211 85	159 34	288 00	105 50	76 40
August .....	1,520 40	847 79	177 75	204 00	235 92	210 25	294 91	114 55	131 80
September ..	1,439 93	518 77	195 50	207 25	186 25	164 00	209 00	72 00	111 00
October .....	1,319 50	402 15	296 25	245 25	331 00	200 34	186 66	121 35	103 00
November ..	859 25	451 15	199 66	209 00	288 78	109 83	158 28	83 50	81 00
December ..	715 93	349 65	202 25	201 50	267 84	133 25	244 50	277 50	102 63
Totals ...	\$12,930 31	\$7,021 91	\$2,519 75	\$2,340 08	\$3,051 48	\$2,350 32	\$2,595 23	\$1,644 70	\$1,728 34

Table showing the number of factories, pounds of tobacco used, number of cigars and cigarettes manufactured in California for six years; also, the increase and decrease, by years, for the same period:



YEAR.	Number of Accounts Reported.	Number of Pounds of Tobacco Used.	Number of Cigars Reported Manufactured.	Number of Cigarettes Reported Manufactured.
1884 .....	323	3,929,126	151,245,386	3,372,470
1885 .....	324	3,810,215	163,722,196	3,585,700
1886 .....	334	3,006,171	137,679,023	28,500
1887 .....	333	2,822,722	127,402,392	4,067,200
1888 .....	370	2,881,608	137,293,535	4,840,990
1889 .....	408	2,747,177	133,733,415	3,419,560

YEAR.	TOBACCO.		CIGARS.		CIGARETTES.	
	Increase.	Decrease.	Increase.	Decrease.	Increase.	Decrease.
1884 .....	373,551			5,584,582		673,180
1885 .....		118,911	12,476,810		198,230	
1886 .....		801,044		26,043,173		3,589,200
1887 .....		186,449		10,276,631	4,040,700	
1888 .....	58,886		9,891,143		778,780	
1889 .....		134,431		3,560,120		1,421,370

The following figures show the condition of the cigar trade in the Fourth Revenue District, with headquarters at Sacramento:

	1889.	1888.	1887.
Number of cigar factories in district .....	55	55	51
Number of cigars made .....	3,862,705	4,026,860	1,882,985
Value of stamps sold .....	\$11,107 72	\$9,625 25	\$8,296 75
Amount of tobacco manufactured .....			

According to the United States census of 1880, California stood seventh on the list in the manufacture of cigarettes. New York headed the list, and was manufacturing annually 384,082,429; Maryland, 53,488,965; Louisiana, 8,661,210; Ohio, 6,519,440; Massachusetts, 5,994,735; California, 4,854,170.

The depreciation, however, in the industry, is most apparent from the statistics herein presented. In the manufacture of cigars, we run a very tight race with Illinois, which was fourth on the list. New York manufactured during the same period of 1880 almost as many cigars as Pennsylvania, Ohio, Illinois, and California added together, which were the leading places of production. New York manufactured almost double the number of Pennsylvania, four times the output of Ohio, five times the amount of Illinois, and six times that of California. The showing, no doubt, will be radically changed when the census for 1890 is completed.

In 1880 the quantity of tobacco leaf used in the manufacture of cigars and cigarettes in California, for the First District, was 2,716,110 pounds of leaf, which made 114,104,119 cigars, and 4,854,170 cigarettes. In the Fourth District, 33,349 pounds of leaf made 2,031,995 cigars.

We had 176 establishments, with \$1,831,503 capital invested; over 3,200 males, 110 females, and 203 children and youths employed, and \$1,000,000 in wages was paid out annually. The material was valued at \$2,060,275, and the product averaged \$3,947,353.

For the year 1880 the aggregate receipts for cigars amounted to \$643,371 11; for cigarettes, \$10,996 46, while for the year following the cigarette revenue, as shown before, amounted to over \$12,000.

This was a national increase from 1880 to 1881, inclusive, and we were destined, no doubt, to become one of the leading cigar and cigarette manufacturing cities. The year 1882 brought with it labor troubles and the anti-Chinese movement, and opened wide the door for eastern competition. The eastern manufacturers took advantage of our unskilled and dissatisfied state of affairs and flooded our importing houses with their goods, which the sequel goes to show was more of a success than was anticipated. That the cigar industry has rapidly developed and is still on the increase in the United States can readily be seen from the following, taken from the census of 1880:

YEARS.	TOBACCO.			CIGARS.		
	No. of Hands Employed.	Capital.	Wages.	No. of Hands Employed.	Capital.	Wages.
1860...	18,859	\$9,494,405 00	\$3,571,204 00	7,977	\$3,035,555 00	\$2,531,354 00
1870...	21,799	13,555,814 00	5,216,633 00	26,049	11,368,516 00	9,098,709 00
1880...	32,756	17,207,401 00	6,419,024 00	53,297	21,698,549 00	18,464,562 00

A visit to the cigarette manufactories confirmed the opinion gleaned from the revenue statistics. A. Morelos, at 635 Pacific Street, ten years ago had twenty-one men and women employed in the manufacture of Spanish cigarettes. The introduction of the article known as the American cigarette has completely demoralized his business. Where hundreds of men, women, girls, and boys were formerly employed in their manufacture, machinery now is doing the whole business.

H. Bohles, at 419 Battery Street, is the sole manufacturer of the American cigarette in the city, and is only able to exist by virtue of his regular patrons and his established trade. He is also commencing to feel eastern competition, and is about to introduce machinery which will throw out of employment the majority of his female help. At present he has eighteen women and girls employed in packing and making cigarettes. Their wages range from \$4 to \$9 per week; average, \$7. All work is done by piece.

The following gentlemen were interviewed in relation to the decline in the industry, and their opinions are herewith submitted:

J. Wolf, with the firm of Hoffman & Perry, is of the opinion that the main cause of the decline of the cigar industry in San Francisco is the natural outgrowth of persistent antagonism of the Trades Unions to Chinese cigars. "San Francisco alone," says he, "should give employment to ten thousand cigarmakers to supply the local demand. Six thousand boys and girls should find employment as bookers and strippers, which would not only keep our money here, but would also mean an impetus to our other manufactories. The shoemakers, the tailors, the hatters, and all others suffer more or less by this gradual decline of the cigar industry. The importation is encouraged by people calling for imported cigars, and yet the consumers do not stop to think that the filth of the tenement-house cigarmakers of New York, and those of Key West, are far worse than exist here, even in our Chinese dens.

A Key West firm cannot establish a manufactory here, but they can secure reasonable freight rates that enable them with pauper labor to compete with us in our home market. This is having the tendency to close out our factories and turn the proprietors into jobbers. The present capital invested does not amount to \$1,500,000, while in 1882 it would aggregate over \$3,000,000."

Mr. Liebes, of the firm of Liebes & Co., large manufacturers of domestic cigars, gave as his opinion the increased importation and consumption of cigarettes as the main cause of the decline in the cigar business. This cause, however, was coupled with the fact that the agitation of the Cigarmakers' Union against Chinese has brought about the existing state of affairs.

The number of cigarettes taxed by the internal revenue authorities of the United States last year amounted to 2,151,515,360, an increase of over 20,000,000 upon the preceding year. While the increase in the number of cigars taxed, although not so great, amounted to 3,867,385,640 for this year, against 3,844,726,650 in the year 1887. This frightful consumption of cigarettes is doing more harm to deteriorate and corrupt the rising generation than almost any other cause.

Mr. Hoffman, of the firm of Hoffman & Berry, was asked what, in his opinion, was the cause of the decline of the cigar industry in California? "Why, the cause is simple enough, while the effect is a disgrace to every smoker of cigars in the State. In 1881 San Francisco alone had seven thousand Chinese makers; to-day she has hardly one thousand. We were then shipping cigars East by the carload, and this had the effect of encouraging competition from the East. Factories sprang up everywhere, Chinese were in demand, and we were destined to become the largest cigar manufacturers in the United States. At this time the agitation against Chinese cigarmakers commenced, and the war raged hotter and hotter every day. Men were imported from the East to replace the Chinese lest the agitation would turn people against our cigars. Many firms would not employ other than Chinese help, and consequently were suffering a pecuniary loss. A few employed white men, and at the same time would be selling Chinese-made cigars with the white labor stamp on the boxes. This thing went on for some time, until we began to lose our foothold in the East. Key West and Havana brands came pouring into our market. The eastern manufacturers came down like an avalanche upon us. The consequence you can easily see, as many of our cigarmakers have gone out of the business. The Chinese themselves have been driven from the trade. To supply our home consumption alone San Francisco could employ ten thousand cigarmakers, and three thousand boys and girls as strippers and bookers. The large amounts of money that the Chinese are sending home may also work a direct influence on the industry."

Mr. Plageman says that "the present condition is directly the result of the agitation against Chinese-made cigars. Formerly we supplied our home market, and also shipped carloads of our product East, but now we do neither."

## CHAPTER V.

## LEATHER MANUFACTURE.

The establishment of the first tannery in California dates back to some time in the early fifties. California was still in her rugged and undeveloped condition; her agricultural, horticultural, and manufacturing interests were hardly thought of in the excitement of the gold times, which was drawing thousands of our people to the mines. This accounts for the slow development of our other rich resources. Prior to this, our hides and skins were shipped by the way of Cape Horn to Boston and New York. The ships that were bringing articles of consumption for our early population would return laden with our hides and tallow. These would be taken as return freight and ballast, which was, consequently, one of the earliest features of our commerce. The tanneries, at first, were entirely dependent on the patronage of local consumption. With the increase of population and better facilities of shipment, the tanneries multiplied rapidly, but hardly fast enough to keep pace with the tide of immigration for some years.

After our tanneries had multiplied sufficiently to cope with local patronage, we branched out, shipped our leather East, which has become famous the world over for its superiority. Hides were in demand by eastern agents, which were gathered all along our coast and shipped principally to New York and Boston.

In twenty years our exportation of leather has increased over \$800,000. Japan, Australia, Asiatic Russia, China, France, British Columbia, Hawaiian Islands, and Mexico are the points of foreign exportation. Our shipment of hides each year has had a steady increase. In 1887, we shipped, by rail, \$2,884,840; 1888, \$3,106,970; 1889, \$2,925,370. While the importation by rail for the same period is comparatively small: 1887, \$609,390; 1888, \$596,390; 1889, \$304,370, being a decrease of \$305,020, or 50 per cent in the three years. All our hides are shipped in a dry condition, while those imported are salted.

The importations are chiefly of French and eastern calf skins. Goat skins have been imported from China and Calcutta principally, while South America and Mexico supply them in limited quantities. Deer skins are brought from Mexico, South America, and Central America in small lots, the bulk coming from Alaska and British Columbia. Sheep skins are from South America, New Zealand, and Australia. Goat skins are used in the manufacture of gloves, a very small percentage of consumption going into the manufacture of shoes. The importation, by vessel, of hides, skins, and other fur skins for the three years, 1887, 1888, 1889, represented according to value, are classified as follows:

## IMPORTS OF HIDES, LEATHER, FURS, ETC., BY AMERICAN AND FOREIGN VESSELS, INTO THE PORT OF SAN FRANCISCO FOR THE YEARS 1887, 1888, 1889.

MONTH.	Furs and Fur Skins Undressed.....	Hides and Skins Other than Fur Skins.....	LEATHER AND MANUFACTURES OF.				All other Manufactures of Leather.....
			Band Belting and all Sole Leather.....	Calf Skins Tanned or Tanned and Dressed.....	Upper Leather of all other kinds, dressed, and Skins, etc. ....	Gloves, Kid and Leather.....	
1887—January .....	\$2,219	\$34,810		\$1,952		\$14	\$3,555
February .....	1,800	31,863		2,365	\$49	357	5,803
March .....		37,256	\$158	1,924		3,305	3,344
April .....	1,304	35,972				5,595	248
May .....	12,489	54,647	100			252	5,720
June .....	28,781	31,364		2,035		2,114	2,808
July .....	5,343	30,380		2,795		1,672	3,826
August .....	6,051	23,829		2,390		1,843	7,430
September .....	32,680	29,165		872			9,335
October .....	47,276	38,894			4,741	765	7,253
November .....	73,188	38,336		2,154		8,122	6,061
December .....		39,370	158	1,041		3,569	6,476
	\$211,131	\$425,886	\$416	\$17,528	\$4,790	\$27,008	\$62,459
1888—January .....		\$25,235	\$204	\$4,583		\$575	\$3,232
February .....	\$375	26,159		3,427		960	3,475
March .....		37,828				550	4,174
April .....	380	22,021		8,929			3,642
May .....	802	20,816		1,780		1,631	5,123
June .....	1,675	20,202		3,976		4,525	2,739
July .....	3,610	21,989	151	3,438		1,360	2,673
August .....	3,065	28,318		6,512		4,755	4,217
September .....	69	14,831		963		2,791	8,277
October .....	126,947	19,349		2,627		8,554	4,487
November .....	4,549	27,218		932		4,497	4,752
December .....	2,800	23,364	496	2,398		4,036	2,517
	\$144,272	\$287,330	\$851	\$39,595		\$34,234	\$49,307
1889—January .....	\$111	\$31,471	\$1,095			\$12,996	\$3,431
February .....	421	18,178	1,145			691	1,602
March .....	2,494	13,048	179		\$4,163	2,638	1,194
April .....	2,543	20,946		\$2,449		6,207	1,981
May .....	19,800	11,986		829		4,138	301
June .....	4,472	16,827		5,133		1,041	1,466
July .....	5,714	8,596		900		1,472	1,644
August .....	14,302	26,331	194			1,335	2,295
September .....	123,365	11,880		1,063		5,419	4,210
October .....	70,779	23,991		1,515		3,165	2,362
November .....	16,380	22,531		1,298		3,446	3,541
December .....	3,586	18,094				7,090	5,661
	\$263,967	\$224,279	\$2,613	\$13,217	\$4,163	\$50,236	\$29,718
Grand totals .....	\$619,370	\$937,495	\$3,880	\$70,340	\$8,953	\$112,078	\$141,484

The following table gives the same result, but shows the number of hides and points of export. Receipts of hides in San Francisco for the past twelve years have been as follows:

1877 .....	214,036	1884 .....	190,368
1878 .....	211,636	1885 .....	178,589
1879 .....	257,531	1886 .....	198,676
1880 .....	208,707	1887 .....	220,705
1881 .....	300,589	1888 .....	219,905
1882 .....	269,431	1889 .....	288,598
1883 .....	223,941		

The sources of supply for the past two years have been as follows:

	1888.	1889.
California, Oregon, and Washington.....	183,756	240,983
Mexico.....	13,822	6,044
British Columbia.....	10,994	10,952
Hawaiian Islands.....	10,085	10,306
Australia.....	416	2,633
Tahiti.....	606	1,084
Central America.....		
China.....		6,586
New Zealand.....	200	
Gilbert Islands.....		
India.....		
Siberia.....	24	

Our receipts of hides at this port have therefore been increasing for some time. A large addition was made to the number from the interior and the coast. The receipts from Mexico have been steadily declining for the past three years. Mexican hides used to occupy a leading position in our markets.

The McKinley Tariff Bill has met with adverse criticism by our local tanners. The proposition to tax all imported hides has warmed them into fighting trim, as the following preamble and resolutions, unanimously adopted at the regular meeting in May, 1890, will show:

WHEREAS, Foreign hides and skins have been admitted free of duty into the United States during the past seventeen years, and in that comparatively short period there has been created and has grown up an export trade for American leather, increasing year by year, until it has assumed large proportions, and yet, as we believe, is still in its infancy, and its growth will not be checked until the export of leather and leather products become an item in the official returns of exports of American manufactures second to none, provided that no tax, as now proposed, is placed on foreign hides and skins, and they are allowed to remain on the free list; and whereas, in 1870, one year before the duty was taken off hides, the total export of sole leather was only \$106,312; and whereas, the export of leather in the month of February, 1890, reached the amount of \$950,280, and is estimated for the year at the rate of between \$10,000,000 and \$12,000,000, besides forty-three thousand eight hundred and fifty-five pairs of shoes, and nineteen thousand three hundred and thirty-four sets of harness exported in the aforesaid month.

*Resolved*, That it is the deliberate opinion of every member of the Tanners' Mutual Protective Association, and of every hide dealer, every manufacturer of boots and shoes, of harness, of belting, and of gloves, and kindred leather products, doing business in California, without regard to political proclivities, that placing an import duty upon foreign hides and skins, even with the proposed provision for a rebate on leather made from duty paid foreign hides on proof of export, would be a serious injury to each and every firm engaged in any of the trades mentioned in the United States, and especially to those firms doing business on this coast.

*Resolved*, That the men raising cattle on ranges or otherwise, by abandoning the excessive and cruel use of the branding iron on butts and sides, and slaughtering butchers by taking more care in "taking off," can increase the value of their hides more than would ensue from any duty on foreign hides which Congress would impose.

The value of imports of hides into the United States is immense. It has been increasing so rapidly that in nineteen years it has multiplied almost 125 per cent, as the following will show:

1860.....	\$10,689,699 00	1884.....	\$22,350,906 00
1870.....	14,402,339 00	1885.....	20,586,443 00
1880.....	30,002,254 00	1886.....	26,699,313 00
1881.....	27,477,019 00	1887.....	24,219,101 00
1882.....	27,841,126 00	1888.....	23,939,339 00
1883.....	27,640,030 00	1889.....	25,127,750 00

It was said that every dollar of this vast sum came into direct competition with us, and tended to destroy the stability of our home market,

because receiving such a vast quantity of foreign hides had the effect of compelling every merchant in the country to purchase our hides below the figure of foreign hides, and thus the foreigners actually dictated what we should have on every pound of hide from every animal we own.

The whole trouble is that we cannot secure hides enough to supply our demands and keep our tanneries working on full time.

San Francisco has twenty-five tanneries, and gives employment to over three hundred men. The annual consumption of bark is about five thousand cords; the average number of hides, of all kinds, tanned yearly is about three hundred thousand. The average sized tannery will tan about one hundred and fifty or two hundred hides a week. The largest tannery is owned by A. B. Patrick & Co., and located at South San Francisco, which tans one thousand hides a week.

The wages paid in the tanneries of California are in excess of what are paid in any of the Eastern States, as is the case in most classes of labor.

The following table shows a comparison of wages paid in California and certain eastern tanneries.:

CLASS OF EMPLOYEES.	Unit of Payment.	California.	New York.	Pennsylvania.	Ohio.
Foreman	Day	\$3 85	\$4 32	\$3 00 to \$3 85	-----
Bark grinder	Day	2 00	\$1 15 to 1 25	1 00 to 1 20	\$1 50
Beam hand	Day	\$1 75 to 2 25	1 15 to 1 75	1 25 to 1 40	1 79
Shavers	Day	1 75 to 2 50	2 48	-----	2 25
Rollers	Day	2 75	1 50	1 25 to 1 50	2 37
Finishers	Day	2 25	1 45	1 50	2 16
Curriers	Day	2 25 to 2 50	1 00	-----	2 16
Handler men	Day	1 75 to 2 00	1 25	1 15 to 1 30	2 00
Yard hands	Day	1 15 to 2 00	1 00 to 1 25	1 20 to 1 50	1 58
Engineers	Day	2 75	1 15 to 1 50	1 20 to 1 75	2 16
Teamsters	Day	2 00	1 00 to 1 25	1 25	-----
Watchmen	Day	1 75 to 2 50	1 50	1 20 to 1 40	1 75
Laborers	Day	1 00 to 2 00	92 to 1 25	1 10 to 1 30	1 50

Outside of San Francisco we have tanneries located in the following places: Eureka, Napa, Rohnerville, Redwood City, San Diego, Marysville, Freestone, Petaluma, Benicia, Big Bar, Coloma, Arcata, Camptonville, San José, Santa Clara, Santa Rosa, Santa Cruz, Stockton, Santa Maria, Ukiah, Soquel, Watsonville. The total number in the State is in the neighborhood of fifty.

Notwithstanding the steady increasing value of our manufactured leather goods, the receipts of leather for the past fourteen years have also been on the increase. During the year 1888 the number of rolls imported was thirty thousand six hundred and forty-seven, while for the period of 1889 they amounted to thirty-two thousand five hundred and eighty-six, making an increase of one thousand nine hundred and thirty-nine rolls in one year.

The receipts for the past fourteen years can be classed as follows:

1889	6,517,200 pounds.
1888	6,134,000 pounds.
1887	4,896,000 pounds.
1886	5,223,000 pounds.
1885	4,468,740 pounds.
1884	4,695,470 pounds.
1883	5,459,840 pounds.
1882	5,957,070 pounds.
1881	6,468,900 pounds.
1880	4,907,890 pounds.

1879 .....	3,787,000 pounds.
1878 .....	4,071,000 pounds.
1877 .....	4,186,400 pounds.
1876 .....	4,896,000 pounds.

The California sole leather is recognized at home and abroad for its superior qualities. In 1887 we shipped, by rail, \$1,768,640; 1888, \$2,-486,780; 1889, \$3,162,700; making a total shipment to the Eastern States of \$7,418,120 in three years.

The export by American and foreign vessels for the same period is as follows:

MONTH.	Pounds.	Value.
1887—January .....	89,646	\$21,459 00
February .....	89,414	21,996 00
March .....	159,179	38,666 00
April .....	108,624	26,706 00
May .....	100,784	22,706 00
June .....	130,085	30,010 00
July .....	70,160	16,879 00
August .....	88,237	21,088 00
September .....	66,001	14,394 00
October .....	162,181	37,554 00
November .....	86,160	20,089 00
December .....	101,819	25,113 00
Totals .....	1,250,290	\$296,650 00
1888—January .....	94,866	\$22,919 00
February .....	101,555	23,208 00
March .....	118,447	24,680 00
April .....	65,673	14,896 00
May .....	90,273	22,558 00
June .....	151,544	35,073 00
July .....	90,401	20,698 00
August .....	98,670	22,253 00
September .....	88,759	19,341 00
October .....	93,299	20,891 00
November .....	53,348	12,183 00
December .....	78,424	18,132 00
Totals .....	1,123,247	\$256,832 00
1889—January .....	121,132	\$26,794 00
February .....	120,199	27,210 00
March .....	88,671	21,117 00
April .....	77,902	18,049 00
May .....	116,272	26,007 00
June .....	105,681	24,867 00
July .....	89,989	19,214 00
August .....	135,987	31,473 00
September .....	72,975	16,194 00
October .....	135,025	29,548 00
November .....	112,350	25,582 00
December .....	109,000	24,978 00
Totals .....	1,285,183	\$291,093 00

Making a grand total, by vessels, of three million six hundred and fifty-eight thousand seven hundred and twenty-two pounds, valued at \$644,575.



The shipment of harness and saddles, and all other leather goods, except boots and shoes, by vessels for the same period, is as follows:

MONTH.	Harness and Saddles.	All Other.
1887—January .....	\$2,713 00	\$1,780 00
February .....	3,728 00	898 00
March .....	3,762 00	3,087 00
April .....	6,013 00	2,689 00
May .....	5,891 00	894 00
June .....	2,289 00	2,004 00
July .....	2,382 00	2,782 00
August .....	2,553 00	779 00
September .....	4,359 00	460 00
October .....	3,587 00	2,041 00
November .....	3,884 00	5,379 00
December .....	3,472 00	1,381 00
Totals .....	\$44,553 00	\$24,134 00
1888—January .....	\$4,303 00	\$918 00
February .....	2,353 00	3,104 00
March .....	2,531 00	2,586 00
April .....	3,065 00	3,853 00
May .....	3,314 00	2,604 00
June .....	3,215 00	1,544 00
July .....	3,244 00	3,998 00
August .....	4,136 00	1,771 00
September .....	6,151 00	3,254 00
October .....	2,936 00	697 00
November .....	4,460 00	1,966 00
December .....	4,006 00	1,203 00
Totals .....	\$43,714 00	\$27,387 00
1889—January .....	\$2,743 00	\$2,028 00
February .....	2,911 00	4,047 00
March .....	2,777 00	3,431 00
April .....	4,811 00	1,502 00
May .....	4,543 00	1,100 00
June .....	3,601 00	2,028 00
July .....	3,852 00	1,872 00
August .....	3,795 00	501 00
September .....	4,194 00	1,739 00
October .....	5,580 00	1,045 00
November .....	3,567 00	811 00
December .....	4,502 00	3,384 00
Totals .....	\$46,876 00	\$23,488 00
Grand totals .....	\$135,143 00	\$75,009 00

## CHAPTER VI.

### BOOT AND SHOE MANUFACTURE.

The relations and interests of the manufacturers of leather and the manufacturers of boots and shoes, are so closely interwoven that whatever affects one, favorably or unfavorably, should have a similar influence on the other. This rule, however, has not been applicable in San Francisco at least. The hides and leather men have flourished and

grown rich, while the boot and shoe manufacturers have not. This is an incongruity which stands in need of rectification. It has grown out of the competition with our local Chinese, the severe pressure of competition among the manufacturers, and the excessive importation of eastern foot gear. It has had the tendency to force down to the very lowest point the prices of shoes, which, correspondingly, has dragged down the labor market. The organized boot and shoe makers are knocking at the gates of capital for a recognition of their rights, and an upholding of the standard of wages of their craft. The consumers will purchase where they can secure the best bargains, and the retailers had to cut down so closely as to realize hardly any profit. The importation has been rapidly on the increase, until to-day we import over one hundred and twenty thousand cases a year. The figures are as follows, and show the importation of boots and shoes, by rail, for the past fourteen years:

1876.....	49,321 cases.
1877.....	55,902 cases.
1878.....	51,799 cases.
1879.....	47,591 cases.
1880.....	51,587 cases.
1881.....	63,786 cases.
1882.....	65,958 cases.
1883.....	55,501 cases.
1884.....	40,508 cases.
1885.....	42,006 cases.
1886.....	73,076 cases.
1887.....	80,383 cases.
1888.....	109,374 cases.
1889.....	120,594 cases.

The importation by sea for 1889 was twenty-four thousand eight hundred and ninety-one cases, making a total of one hundred and forty-five thousand four hundred and eighty-five cases imported into San Francisco for the year. One would hardly believe this unless it were borne out by statistical facts.

Represented in dollars, the shipments from eastern cities to California, by rail, are as follows:

1887.....	\$4,532,880 00
1888.....	5,462,610 00
1889.....	4,963,650 00

Notwithstanding this increasing importation, many of our manufacturers are still looking for the lowest-priced material they can find. They seem to realize that it is a necessity to produce shoes at the least possible cost. But it is not likely that they shall always be in such a predicament. The standard of California-made boots and shoes is well established, and the small difference in price cuts no figure when the wear and tare of cheap eastern goods are taken into consideration.

The condition of trade has much to do with the consumption of home made goods. During dull seasons people invariably purchase a cheap article, looking more to the outlay of a small monetary consideration than to the durability and superiority of the shoe. This is without question false economy, as a few bits more expended at the time for a durable and better made article would be a gain of one pair on every three of the cheap eastern make. Our local manufacturers will not tell their annual output, but while it is known that the local manufacture is at a standstill, the importation is largely on the increase, as the sta-

tistics by years, already submitted, show. During the year 1889 there was great competition, and prices went very low, notwithstanding there was a big volume of trade. Oregon and Washington are our principal shipping points, and trade with them is increasing. Our shoes bring more because they are worth more. Labor is high, rent is high, material is dear, and the minor expenses of fuel, interest on capital, freight rates, etc., are comparatively more than our eastern manufacturers have to meet.

We have a very fair foreign trade, and it is on the increase yearly. The following will show the exportation, by vessel, for the three years ending 1889:

MONTH.	Pair.	Value.
1887—January .....	3,369	\$5,068 00
February .....	3,125	4,690 00
March .....	16,381	25,661 00
April .....	8,118	12,016 00
May .....	6,123	10,117 00
June .....	6,190	10,686 00
July .....	4,603	7,539 00
August .....	2,714	4,546 00
September .....	4,481	7,461 00
October .....	4,864	7,853 00
November .....	5,457	9,779 00
December .....	4,134	7,540 00
Totals .....	69,569	\$112,976 00
1888—January .....	6,819	\$12,370 00
February .....	5,265	9,790 00
March .....	5,673	11,383 00
April .....	4,840	9,383 00
May .....	5,092	10,625 00
June .....	4,785	9,596 00
July .....	4,894	10,149 00
August .....	3,968	8,404 00
September .....	6,445	12,075 00
October .....	3,518	6,925 00
November .....	3,178	6,408 00
December .....	4,606	9,466 00
Totals .....	59,103	\$116,544 00
1889—January .....	7,169	\$15,071 00
February .....	2,635	5,533 00
March .....	7,289	15,267 00
April .....	7,672	15,814 00
May .....	6,433	13,067 00
June .....	4,434	9,176 00
July .....	6,634	13,078 00
August .....	3,376	6,897 00
September .....	4,405	8,859 00
October .....	5,038	9,863 00
November .....	5,302	10,321 00
December .....	5,016	9,133 00
Totals .....	65,443	\$132,099 00

The total exportation of boots and shoes for the three years, as shown by the above figures, were one hundred and ninety-four thousand one hundred and fifteen pair, valued at \$361,619.

In consequence of the modern system of shoemaking, it is claimed that not one fiftieth of those working on foot gear can make a whole shoe.

Under the old system, the boy would invariably be turned out a full mechanic in four years. His instruction was systematic and complete, and at the expiration of his term of indenture, he could step out and be master of his trade. To-day, he is mechanical, and only master of a small fraction of his business. The boot and shoe industry is divided into over ninety different parts, and only very few shoemakers, nowadays, are sufficiently familiar with these divisions to know the distinct terms of enumeration.

The wages paid in the boot and shoe industry in California, as compared with other places, show a similar difference in favor of California:

CLASSES OF EMPLOYÉS.	California.	Massachusetts.	Ohio.	Maryland.
Overseer, per month .....	\$125 00	-----	\$88 00	\$100 00
Cutter, per day .....	3 00	\$2 50	2 50	2 75
Fitter, per day .....	2 75	1 50	1 00	\$1 37½ to 1 75
Laster, per day .....	2 50	2 00	1 75	2 25
Treer, per day .....	3 00	4 00	2 75	1 75
Bottomer, per day .....	2 75	-----	1 50	-----
Finisher, per day .....	3 00	2 00	2 00	3 00
McKay sewer and cabler, per day .....	2 50	3 00	2 00	4 00
Packer, per day .....	2 50	2 50	-----	1 50

## CHAPTER VII.

### FRUIT CANNERIES.

A few years ago California imported nearly all her canned goods from the Eastern States and Europe. At present she supplies largely the markets of both. Shipments to the East are made chiefly by rail, and to Europe by sailing vessels.

A writer for the "American Grower," in a recent letter says:

California canned fruits are coming in quantities unprecedented in Philadelphia. This is to fill the vacuum caused by the absence of the Delaware and Maryland crop. The California peaches are getting the inside track now, and Delaware and Maryland will have to wake up if they get inside again. The conditions existing in Delaware and Maryland are unfavorable for the peach packer. Choice peaches are always wanted in such quantities by fruit stands and green grocers, that prices for this grade will always be higher than canners can pay to compete with California.

Twelve years ago most of the canneries of the State were in San Francisco, Alameda, and Santa Clara Counties. Since then canneries have been started in most of the other fruit counties of the State. While the local canneries in 1883 were credited with a pack of six hundred thousand cases, the canneries of the State, extending from the upper Sacramento Valley to Santa Barbara and San Bernardino, were credited with a pack of seven hundred and fifty thousand cases of fruit, and two hundred and seventy-five thousand cases of vegetables, or a total of one million and twenty-five thousand cases, showing that over four hundred thousand were packed outside of San Francisco and its immediate vicinity. The average value of these goods, free on board, is estimated to have been \$4,500,000, which is \$4 50 per case of two dozen tins.

The following statistics represent the pack of canned goods in California for the past thirteen years:

1876	270,833 cases.
1877	208,250 cases.
1878	235,324 cases.
1879	298,356 cases.
1880	236,458 cases.
1881	472,916 cases.
1882	541,665 cases.
1883	593,750 cases.
1884	576,900 cases.
1885	585,750 cases.
1886	676,000 cases.
1887	772,500 cases.
1888	1,223,000 cases.

The quantity of canned fruit shipped by rail from California from 1871 to 1889, is as follows:

1871	182,090 pounds.
1872	678,580 pounds.
1873	457,230 pounds.
1874	759,040 pounds.
1875	1,529,910 pounds.
1876	1,731,530 pounds.
1877	1,700,930 pounds.
1878	3,111,680 pounds.
1879	6,707,650 pounds.
1880	18,768,200 pounds.
1881	25,163,190 pounds.
1882	26,397,700 pounds.
1883	21,695,740 pounds.
1884	28,949,330 pounds.
1885	30,636,710 pounds.
1886	56,009,130 pounds.
1887	39,281,340 pounds.
1888	37,083,725 pounds.
1889	41,902,640 pounds.

This shows that there has been a considerable falling off in the business since 1887. Fruit canning, like every other line of produce, must have its ups and downs.

The shipments of canned fruits for 1889 were distributed among the following points:

	Pounds.
San Francisco	21,899,820
Oakland	162,520
Sacramento	2,964,770
San José	9,431,130
Marysville	1,645,010
Los Angeles	298,310
Colton	637,165
Total	37,083,725

The shipments for 1890 were:

	Pounds.
San Francisco	22,810,900
Sacramento	3,917,240
San José	10,021,210
Los Angeles	779,530
Colton	1,191,870
Stockton	188,030
Marysville	8,063,860
Total 1890	41,992,640

The exports by sea for the year 1889 were as follows:

MONTH.	Cases.	Value.
January .....	10,223	\$45,998 00
February .....	4,876	22,110 00
March .....	4,500	19,486 00
April .....	26,284	104,278 00
May .....	27,140	97,578 00
June .....	9,809	36,148 00
July .....	7,069	28,321 00
August .....	8,302	33,056 00
September .....	41,409	176,738 00
October .....	35,354	146,561 00
November .....	35,509	158,776 00
December .....	15,318	68,048 00
Totals .....	225,793	\$935,094 00

## FRUIT.

The enormous quantity of fresh fruit consumed by the canners of this State, shows the relative position of the canned goods industry in connection with fruit growing in California. The total amount of fresh fruit used by our canners during the season of 1888 was 3,500 carloads, or 70,000,000 pounds.

*Pack of Fruit and Vegetables—1888.*

	Cases.
Table fruits (2½-lb. tins).....	1,223,185
Table fruits (gallons).....	13,145
Pie fruits (2½-lb. tins).....	31,580
Pie fruits (gallons).....	46,840
Jams and jellies.....	31,270
Vegetables (including tomatoes).....	181,000
Total pack (24 cans to the case).....	1,527,000

The following details of the shipments of fruit and vegetables for 1887 will indicate the class, distribution, and relative quantities of different kinds of fruit exported:

	Cases.
Apples (cases two dozen two-pound tins).....	6,000
Apricots .....	175,000
Asparagus .....	5,000
Blackberries .....	20,000
Cherries, white .....	40,000
Cherries, black .....	20,000
Currants .....	5,000
Gooseberries .....	15,000
Grapes .....	35,000
Nectarines .....	3,000
Pears .....	50,000
Pease .....	25,000
Peaches .....	200,000
Plums .....	40,000
Quinces .....	6,500
Raspberries .....	6,000
Strawberries .....	15,000
Pie fruits .....	25,000
Tomatoes .....	300,000
Jams and jellies .....	30,000
Total .....	1,121,500

The three leading fruits for canning are apricots, peaches, and pears. There were canned in 1885: apricots, 10,000; peaches, 70,000; and pears

80,000 cases. This quantity was increased in 1886: apricots, 210,000; peaches, 130,000; and pears, 20,000 cases. There was an increase therefore of 290,000 cases altogether in these fruits in 1886 over 1885. In 1888 the pack reached for apricots, 328,456; peaches, 363,476; pears, 161,863; and plums, 121,838.

As will be noticed the pack of tomatoes was unusually large in 1887, forming over one fourth of the total pack. The pack of tomatoes in 1886 was only ninety-four thousand cases, against seventy-two thousand cases in 1885, and one hundred and thirty-nine thousand cases in 1884. The pack of apricots, pears, and peaches was in excess of any previous year. The pack of those four articles in 1887 was eight hundred and twenty-five thousand cases, or over 70 per cent of total. The trade was hampered in former years by exorbitant freight charges, and by the difficulty of finding remunerative markets. There was rarely then a year when there was not a surplus of fruit.

What with high wages and rents, interest on capital, dear sugar, and freight charges, in former years, the wonder is that the export trade was developed at all. In the more recent years there have been great improvements in such condition of things which have lessened the cost of picking, packing, and marketing the canned goods of California.

San Francisco has eight canning factories that give employment to between two thousand five hundred and three thousand people during the season, the majority being females. The busy season lasts only three months, but there is work from early spring to December. In the order of their capacity, they are under the names of A. Lusk & Co.; Cutting Fruit Packing Co.; Code, Elfelt & Co.; H. Schammel; M. J. Fontana & Co.; King-Morse Canning Co.; Overland Packing Co.; Spafford & Co.

The growing importance of this industry forces itself strongly upon us when it is realized that from small beginnings, one and one half to two millions of dollars are now handled yearly for working capital, and the trade is growing rapidly. Over a million in money is invested in this city for plant, buildings, and machinery. One of the second largest factories in San Francisco expended last year \$11,000 for labels; \$55,000 for labor; \$25,000 for boxes; \$110,000 for cans, and \$80,000 for sugar.

The labels were imported from the East at a saving of 15 per cent on the home asking price, although a local firm was offered the preference at 5 per cent more than they could be imported for.

The consumption of coal in itself is an item; the factories in the aggregate use thirty-five tons per day.

Canned goods are shipped all over the United States, Australia, and Europe; the local consumption being comparatively small. The eastern market brings very fair prices, and canned goods are in great demand.

This season there will be a considerable shortage in the output, perhaps an average of fifty thousand for each factory, and four hundred thousand cases for the city. Although this industry is one of the largest on the Pacific Coast, it is to be regretted that the accommodations offered to the employes are very poor. Several of the factories are not in good sanitary condition. The employes are crowded together in basements, and in damp, unhealthy work-rooms in others.

The effluvia arising from the drains and waste vegetable material is not conducive to the health of the employes of the establishment.

On the other hand, some of our canneries are model establishments.

Strict rules regarding cleanliness and decorum are posted in conspicuous places in the work-rooms. The result is that a respectable, well behaved class of young women work in them; the hoodlum element is, happily, absent. Where no attention is paid to the sanitary condition of the work-rooms, and no consideration given to the proper treatment of the employées, the decent, self-respecting American boy or girl will not work in such. In these will be found a mixed, nondescript class, comprising almost every nation under the sun—Negro, Chinese, Italian, Irish, Mexican, English, Scotch, German, Scandinavian, Portuguese, etc.

The Cutting Fruit Packing Company, established in 1857, is the oldest cannery in the State, and is a model institution, where everything in and around the place is neat and business-like. It is situated at 1150 Harrison Street. The buildings are low and irregular in shape, occupying an area of two hundred and seventy-five feet square. They are built of brick as a precaution against the great risk of fire. A macadamized and sloping floor, having drains every eight feet, renders the floor dry and the place healthy. About four hundred people are employed on an average during the season, three hundred of whom are females. Wages for the men range from \$1 50 to \$2 50 per day; average, \$2. The actual wages for the women are 85 cents per day. Hours of labor, from 7 A. M. to 5:30 P. M. Wages are paid principally by piece work, and range per schedule, thus: Apricots, 5 cents per basket of twenty-five pounds; pears, 15 cents per basket of twenty-five pounds; cherries,  $\frac{1}{2}$  cent per pound; grapes, 5 cents per box of twenty pounds; peaches, 15 cents per basket of twenty-five pounds; strawberries,  $\frac{1}{2}$  cent per pound; currants, 1 cent per pound; pease are shelled by machinery; apples, 10 cents per basket. Wages in other factories vary slightly from this schedule, but as a whole amount to the same. A girl can prepare from fifteen to twenty-five boxes of apples per day, fifteen to twenty baskets of peaches, fifteen to twenty baskets of pears, twenty-five to thirty-five boxes of grapes, fifty to sixty kegs of tomatoes, etc. The general average of wages, however, for the city, is 90 cents.

One novel feature of the fruit canning industry is the boxing and labeling process done by girls. To watch the experts at this branch is a most pleasing sight. A Chinaman to the right passes the cans to be labeled; usually a boy, to the left, boxes and relieves. The eagerness and indefatigable zeal of the labelers is something wonderful. Their whole being is bent on their work. Almost as swift as thought the cans are labeled and stored in boxes. Three hundred and fifty cases, or eighty-four thousand two hundred and one half-pound cans, are labeled daily; nine hours constituting a day's work. This is at the rate of nine hundred and thirty-three cans an hour, or fifteen each minute, the intermission and delays occasioned by the moving and shifting of stands included. Their eagerness is something pathetic to witness, large beads of perspiration pouring down the faces of dark and fair alike.

The cannery of A. Lusk & Co. is situated at 423 Brannan Street. The buildings (frame structures) occupy an area one hundred and fifty by two hundred and fifty feet. No precaution has been taken to protect employées from dampness and cold. The floors are saturated with dampness; no proper drains have been provided to carry the water away. The wages paid are similar to those in the other factories, and the women average 85 cents per day. The basement (a dark, damp, and gloomy place) is used for a pickle factory and for making catsup. Four women



were employed in this place during the time of the visit from this office, who were paid \$1 per day.

This firm contemplates the construction of a large brick building which, when completed, will probably be a well arranged, healthy cannery.

The cannery of Code, Elfelt & Co. is located at the corner of Tenth and Bryant Streets. The buildings have been constructed very lately, and are kept comparatively clean. The main building and work-room is a long frame structure running parallel with a second building used as the store house. Both buildings are commodious, airy, and comparatively healthy. One objection, however, which is the prevailing cause of the sickness in our factories, is the negligence shown in providing against dampness, as in the case of A. Lusk & Co.'s, and in fact most of the canneries where the cutters are compelled to work on wet floors.

Four hundred hands are employed, three hundred of whom are females. Wages for men range from \$1 50 to \$2 50 per day; average, \$2. Average wages for women, 85 cents per day. Boys receive 65 cents per day. Hours from 7 A. M. to 5:30 P. M. The capacity for this factory is two thousand cases per day. The total output last year was two hundred thousand cases; this year will be one hundred and fifty thousand cases, showing a shortage of fifty thousand cases for the season. Shipments are made to London, Liverpool, Australia, Washington Territory, and to all Southern, Western, and Eastern States. This factory manufactures a portion of their cans, the bulk of which, however, are purchased on the outside. As most of the wages are paid by piece, the following schedule is what the firm pays: Apricots, 4 cents per box; peaches, 12½ cents per basket; pears, 12½ cents per basket; grapes, 4 cents per box; tomatoes, 4 cents per keg; cherries, 2 cents per drawer; plums, 1 cent per basket; string-beans, ¼ cent per pound. The pease, as in the other factories, are shelled by machinery. The discipline of this establishment is fairly good, and a good class of people employed. In the building used for the store-rooms a portion is reserved for the boxing and labeling, which is separated from the main body of workers entirely, thus avoiding all dampness from steam and overflowing vats. This firm two years ago was located on Main Street, but on account of the cramped condition and filthy appearance of the place were forced to move to the present commodious and healthy quarters.

The Overland Packing Company is situated at 914 Battery Street. The building is a two-story frame structure, the top floor being used for can making, the ground floor for packing, and the basement for preparing the fruits, cooking, and canning them. This factory is one of those that is open to adverse criticism. Men, women, and children are crowded together in a damp and unhealthy basement or cellar. The building from the garret to the basement is in a dirty condition. Two hundred people are employed—one hundred and twenty of whom are females. Chinese are in the majority of the remaining eighty hands. Wages are paid by the piece, and run from 7 cents to 20 cents per hour; average, 15 cents; wages of the females, 75 cents to \$1 per day; average, about 85 cents; boys are paid 75 cents per day. Hours of labor, from 7 A. M. to 5:30 P. M.

The cannery of King, Morse & Co., established in 1871, is located in the old building of the American Cracker Company, at the corner of Broadway and Sansome Streets. Although the work-room is commo-

dious and well lighted, the floors are in a dirty condition. The furniture, such as benches, tables, etc., are not kept in good order. The class of employés is of the heterogeneous kind before described, and their treatment is of the rude, contemptuous style.

Over four hundred hands are employed, three hundred of whom are females; wages paid the men are from \$1 50 to \$3; average, \$2 25 per day. Women are paid by the piece, and average about 75 cents per day. They are paid less than in other factories. This firm claims to have paid out \$25,000 in labor last year.

The factory of H. Schammel is located on the corner of Powell and Chestnut Streets. The buildings, two in number, run parallel with each other, and are old and dilapidated structures. In fact, the whole place is totally unfit for the uses to which it is put. Little regard is paid to sanitary laws. Dirt, debris, and damp floors are sufficient to bring on sickness. Two hundred hands are employed—one hundred and thirty of whom are females. The wages of men average \$2 per day; the wages of women average 83 cents per day; boys are paid 50 cents per day. Hours of labor, from 7 A. M. to 5:30 P. M. Fifty thousand cases are canned yearly. The daily capacity is five hundred cases. Wages by piece work are paid as follows: Apricots, 5 cents per box; peaches, 12½ cents per basket; plums, paid by day at rate of 10 cents per hour; pears, 25 cents per box; cherries, 2½ cents per box; strawberries, 2½ cents per box; currants were not canned this year; tomatoes, 2½ cents per bucket; apples, day work at \$1 per day. Women do labeling and wrapping, and also are employed in the pickle factory, where they average \$1 per day.

The canning factory of M. J. Fontana & Co. is located at the corner of Francisco and Taylor Streets. The building, similar in construction to other canneries, is a frame structure, but much more commodious than some of those referred to before. The cutting and packing department is in a similar condition to the establishment of H. Schammel. Dirt and debris cover the floors and workbenches. In this factory the laborers are paid by the day, and average \$1, where, it is claimed, they would do double the work and could earn double the wages by the piece. It is a surprising fact, that some men had sooner pay these girls by time for an uncertain amount of work, than give them the preference of doing double the labor at a corresponding increase of wages. Where only one hundred and thirty cases are put up at present at \$1 per day, three hundred cases could be easily labeled and boxed in the same time.

There are canneries in most of the prominent cities and towns of the State, and new ones are coming into existence every season. Between San Diego and Sitka there are upward of two hundred canneries, fruit, vegetable, and fish, most of which are owned or controlled, directly or indirectly, by San Francisco capital. This list includes canneries in California, Oregon, Washington, British Columbia, and Alaska.

In 1870 the total pack of all the canneries in San Francisco and its vicinity was estimated at one hundred thousand cases. Since 1875 the annual pack of fruits and vegetables by the canneries of San Francisco and vicinity has been as follows:

1875	180,000 cases.
1876	270,000 cases.
1877	206,000 cases.
1878	256,000 cases.
1879	290,000 cases.

1880	275,000 cases.
1881	473,000 cases.
1882	542,000 cases.
1883	600,000 cases.
1884	574,000 cases.
1885	565,700 cases.
1886	762,000 cases.
1887	1,121,500 cases.
1888	1,348,000 cases.

The following is a list of the leading canneries in California:

A. Lusk & Co.	San Francisco.
Code, Elfelt & Co.	San Francisco.
Cutting Fruit Packing Co.	San Francisco.
Fontana & Co.	San Francisco.
Goetjen & Co.	San Francisco.
King-Morse Canning Co.	San Francisco.
Overland Packing Co.	San Francisco.
Schammel Packing Co.	San Francisco.
Smith & Rhodes	San Francisco.
Black Diamond Canning Co.	San Joaquin River.
Bumhoff Canning Co.	Klamath River.
Carquinez Packing Co.	Benicia.
Capital Packing Co.	Sacramento.
Colton Packing Co.	Colton.
Collinsville Packing Co.	Collinsville.
Dawson (J. M.) Packing Co.	San José.
Flickinger, J. H.	San José.
Fresno Home Packing Co.	Fresno.
Gilroy Fruit Packing Co.	Gilroy.
Golden Gate Packing Co.	San José.
Klamath Packing and Trading Co.	Requa.
Los Gatos Fruit Packing Co.	Los Gatos.
Magnolia Fruit Cannery	Healdsburg.
Martinez Fruit and Canning Co.	Martinez.
Pomona Canning Co.	Pomona.
Petaluma Fruit Packing Co.	Petaluma.
Rancho Chico Fruit Co.	Chico.
San José Fruit Packing Co.	San José.
Santa Rosa Packing Co.	Santa Rosa.
Scotchler & Gibbs Canning Co.	Chippis Island.
Southern California Packing Co.	Los Angeles.
Sutter Canning and Packing Co.	Yuba City.
Sacramento Packing Co.	Sacramento.
Sacramento Packing and Drying Co.	Sacramento.
Van Allen Packing Co.	Healdsburg.
Napa Canning Co.	Napa.
Mountain View Canning Co.	Mountain View.

Capital invested, and working capital required during season in the San Francisco canneries, is, in round numbers, as follows:

COMPANY.	Capital.	Capacity per Day—Cans.
A. Lusk & Co.	\$250,000	83,000
Cutting Fruit Packing Co.	200,000	80,000
King-Morse Canning Co.	150,000	75,000
Fontana & Co.	100,000	60,000
Schammel Packing Co.	150,000	75,000
Overland Packing Co.	75,000	50,000
Goetjen, N.	50,000	30,000
Smith & Rhodes	50,000	30,000
Code, Elfelt & Co.	150,000	75,000
Totals	\$1,175,000	558,000

The capacity of these canneries can be judged from the fact that in August, 1890, they shipped one hundred and forty-two thousand cases of fruit packed during the month. From the whole State two hundred

and twenty thousand cases were shipped East during the same month. The total shipment of the season will be in the neighborhood of one million cases, of which about seven hundred thousand cases will be shipped from San Francisco.

The following statistics will show the condition and extent of the canneries throughout the State:

## SAN FRANCISCO.

1. Name of firm: A. Lusk & Co.
2. Date when established: 1880.
3. Articles canned, etc.: Apricots, pears, peaches, plums, grapes, quinces, and all kinds of fruit, vegetables, and salmon.
4. Amount of capital: \$250,000.
5. Extent of grounds, building, etc.: Factory, 137½x275; warehouse, 120x137½.
6. Quantity of fish and fruit canned, packed, etc., last year: 8,000 cases (4 dozen 1-lb. cans each) of salmon; 141,000 cases (2 dozen 2½-lb. cans each) of fruit; 6,100 cases (1 dozen 8-lb. cans) of fruit. Total, 153,100 cases.
7. Daily capacity of cannery: 83,000 cans of fruit.
8. Number of employes: Men, 90; women, 400; boys, 65; girls, 230; Chinese, 53.
9. Amount of wages paid last year: \$138,000.
10. Average wages paid: Men, \$1 75; women, 90 cents; boys, \$1; girls, 90 cents; Chinese, \$1.
11. Paid by piece or day: Piece work.
12. Hours of labor: 7 A. M. to 12 M., and 12:30 P. M. to 5:30 P. M.

## SAN FRANCISCO.

1. Name of firm: King-Morse Canning Company.
2. Date when established: 1872; increased, 1884.
3. Articles canned, etc.: Fruits and vegetables.
4. Amount of capital: \$125,000.
5. Extent of grounds, buildings, etc.: Full 50-vara.
6. Quantity of fruits canned, packed, etc., last year: 95,800 cases.
7. Number of employes: Men, 50; women, 400; boys, 20; Chinese, 30.
8. Amount of wages paid last year: About \$30,000.
9. Average weekly wages: Men, \$11; women, \$6; boys, \$3; Chinese, \$10.
12. Hours of labor: 10 to 12.

## GILROY.

1. Name of firm: Gilroy Fruit Packing Company.
2. Date when established: 1887.
3. Articles canned, etc.: Cherries, peaches, pears, plums, apricots, and apples.
4. Amount of capital: \$10,000.
5. Extent of buildings, grounds, etc.: Building 30x60, two-story, with sheds 20x60; 3½ acres of land.
6. Quantity of fish and fruit canned, packed, etc., last year: 5,000 cases of fruit.
7. Daily capacity of cannery: 5,000 cans.
8. Number of employes: Men, 20; women, 60; boys, 10; girls, 10; Chinese, 3.
11. Paid by piece or day: By piece work.
12. Hours of labor: 10.

## SAN JOSÉ.

1. Name of firm: J. A. Flickinger (orchard and cannery).
2. Date when established: Orchard planted in 1880; commenced canning in 1885.
3. Articles canned, etc.: Both in tin and glass and dried—cherries, three kinds; apricots, three kinds; peaches, four kinds; pears, one kind; plums, two kinds; quinces, grapes, strawberries, blackberries, tomatoes, pease, asparagus, in fact, all fruits and vegetables pertaining to canning business.
4. Amount of capital invested to July 1, 1890: \$308,462 48.
5. Extent of buildings and grounds: Three hundred acres in orchard, five acres drying ground; cannery building, two stories, 180x70; ware-rooms, two stories, 160x130; blacksmith shop, hotel, etc.
6. Quantity of fruit canned last year: 25,000 cases.
7. Daily capacity of cannery: From 25,000 to 40,000 cans.
8. Number of employes: When working full capacity, men, 150; women, 200; girls, 100; boys, 50; 500 and upwards; Chinese, none.
9. Amount of wages paid last year: Payroll over \$200,000.
10. Average weekly wages: Men per day, with board, \$1; men per day, no board, \$1 50; women per day, no board, \$1; girls and boys, 75 cents to \$1.
11. Paid by piece or day: Both.
12. Hours of labor: Ten hours per day; over ten hours, overtime.

## MOUNTAIN VIEW.

1. Name of firm: Mountain View Canning Company.
2. Date when established: 1888.
3. Articles canned, etc.: Cherries, apricots, grapes, peaches, plums, pears, and tomatoes.
4. Amount of capital: Capital stock, \$50,000; employed, \$35,000.
5. Extent of building, grounds, etc.: Five acres ground; building large enough for employment of 150 hands.
6. Quantity of fish and fruit canned, packed, etc., last year: Apricots, 50 tons; peaches, 20 tons; pears, 25 tons; plums, 10 tons; tomatoes, 40 tons; grapes and cherries, about 10 tons.
7. Daily capacity of cannery: 250,000 cans.
8. Number of employes: Men, 20; women, 25; boys, 30; girls, 25.
9. Amount of wages paid last year: \$8,000.
10. Average wages paid: Men, \$25; women, \$20; boys, \$18; girls, \$17.
12. Hours of labor: 8 hours per day.

## MARTINEZ.

1. Name of firm: Martinez Fruit and Canning Company.
2. Date when established: Fall of 1889.
3. Articles canned, etc.: Salmon and fruit.
4. Amount of capital: \$100,000.
5. Extent of building, grounds, etc.: 150x80 feet.
6. Quantity of fish and fruit canned, packed, etc., last year: None packed last year.
7. Daily capacity of cannery: 15,000 cans fruit and 40,000 cans salmon.
8. Number of employes: Men, 5; women, 50; boys, 20; girls, 20; Chinese, 60.
9. Amount of wages paid last year: None.
10. Average weekly wages: Men, \$12; women, \$7 50; boys, \$6; girls, \$6 50; Chinese, \$1 45 per day.
11. Paid by piece or day: Both.
12. Hours of labor: All hours.

## YUBA CITY.

1. Name of firm: Sutter Canning and Packing Company, Yuba City, California.
2. Date when established: April, 1883.
3. Articles canned, etc.: All kinds of fruit.
4. Amount of capital: \$50,000.
5. Extent of building, grounds, etc.: 7½ acres.
6. Quantity of fish and fruit canned, packed, etc., last year: Peaches, 300 tons; pears, 100 tons; apricots, 100 tons; plums, 25 tons; other varieties, 75 tons.
7. Daily capacity of cannery: 20,000 cans.
8. Number of employes: Men, 25; women, 175; boys, 25; girls, 25; Chinese, 8.
9. Amount of wages paid last year: \$15,000.
10. Average weekly wages: Men, \$10; women, \$7; boys, \$5; girls, \$6; Chinese, \$10.
11. Paid by piece or day: Mostly by piece work.
12. Hours of labor: 10 hours per day.

## BENICIA.

1. Name of firm: Carquinez Packing Company.
2. Date when established: June 14, 1882.
3. Articles canned, etc.: Salmon, cherries, currants, gooseberries, strawberries, raspberries, apricots, peaches, Bartlett pears, plums, apples, quinces, nectarines, and tomatoes.
4. Amount of capital: \$150,000.
5. Extent of grounds, buildings, etc.: Grounds, 105,000 square feet; buildings, covering 47,000 square feet.
6. Quantity of fish and fruit canned, packed, etc., last year: 18,000 cases canned salmon, 26,500 cases canned fruits of different varieties, as above mentioned, and 4,000 cases canned tomatoes.
7. Daily capacity of cannery: 1,000 cases of salmon, and 800 cases of fruit.
8. Number of employes: Men, 8; women, 40; boys, 20; girls, 60; Chinese, 60.
9. Amount of wages paid last year: \$32,500.
10. Average weekly wages: Men, \$15; women, \$8; boys, \$6; girls, \$6; Chinese, \$7 50.
11. Paid by piece or day: All women, girls, and boys.
12. Hours of labor: 10 and 11.

## BLACK DIAMOND.

1. Name of firm: Black Diamond Canning Co.
2. Established: 1877, under name of Booth & Co.
3. Articles canned: Fish (salmon), fruit, apricots, peaches, pears, and plums.
4. Capital: \$75,000 to \$100,000.
5. Extent of buildings: 80x250 feet of floor room.
6. Output last year: 35,000 cases of salmon, 3,000 cases of apricots, 3,000 cases of peaches, 3,000 cases of pears, 1,000 cases of plums.

7. Capacity per day: 50,000 cans of salmon, 18,000 cans of fruit.
8. Number of employes: Men, 20; women, none; boys, 10; girls, none; Chinese, 50.
9. Wages paid last year: \$25,000.
10. Average daily wages: Men, \$2; boys, \$1 25; Chinese, \$1 25.
12. Hours of work daily: 11.
13. Present proprietors: Scotchler & Gibbs.

## COLTON.

1. Name of firm: Colton Packing Company.
2. Date when established: January 1, 1887.
3. Articles canned, etc.: All kinds of fruit; no vegetables, fish, or meat.
4. Amount of capital: \$50,000.
5. Extent of grounds, buildings, etc.: Two and a half acres.
6. Quantity of fish and fruit canned, packed, etc., last year: Fruit, 30,000 cases.
7. Daily capacity of cannery: 20,000 cans.
8. Number of employes: Men, 50; women, 200; boys, 20; girls, some; Chinese, 10.
9. Amount of wages paid last year: About \$10,100.
10. Average weekly wages: Men, \$12; women, \$5 to \$7; boys, \$6; Chinese, \$7 50.
11. Paid by piece or day: Both.
12. Hours of labor: 10.

## SACRAMENTO.

1. Name of firm: Capital Packing Co., a corporation.
2. Date when established: 1882, by J. H. Carroll & Co.
3. Articles canned, etc.: Fish, fruit, vegetables, jams, and jellies.
4. Amount of capital: \$60,000.
5. Extent of grounds, buildings, etc.: 320 feet square.
6. Quantity of fish and fruit canned, packed, etc., last year: 1887, 100,000 cases (2 dozen cans each); 1888, 60,000 cases (2 dozen cans each); 1889, 40,000 cases (2 dozen cans each).
7. Daily capacity of cannery: Up to 1,500 cases per day, according to fruit packed.
8. Number of employes: Men, 25; women, up to 400; boys, 10; Chinese, 15.
9. Amount of wages paid last year: 1888, \$30,000; 1889, \$15,000.
10. Average weekly wages: Men, \$10; women, \$8 to \$12; boys, \$6; girls, \$6; Chinese, \$9.
11. Paid by piece or day: Piece.
12. Hours of labor: 10.

## SAN JOSÉ.

1. Name of firm: Golden Gate Packing Company.
2. Date when established: Incorporated 1877.
3. Articles canned, etc.: Fruits and vegetables.
4. Amount of capital: \$85,000.
5. Extent of building, grounds, etc.: One half block.
6. Quantity of fruit canned, packed, etc., last year: Apricots, 8,290 cases; blackberries, 450 cases; white cherries, 8,717 cases; black cherries, 1,780 cases; grapes, 280 cases; Bartlett pears, 4,565 cases; pease, 1,609 cases; Egg plums, 2,170 cases; Damson plums, 536 cases; Gold Drop plums, 217 cases; Green Gage plums, 2,230 cases; Yellow Crawford peaches, 5,500 cases; Lemon Cling peaches, 2,707 cases; White Heath peaches, 250 cases; quinces, 200 cases.
7. Daily capacity of cannery: 1,000 cases.
8. Number of employes: Men, 15 to 30; women, 300 to 500; boys, 20 to 30; girls, 100; Chinese, none.
9. Amount of wages paid last year: \$26,561 25.
10. Average weekly wages: Men, \$9 to \$16 50; women, \$6; boys, \$3 50 to \$6; girls, \$6.
11. Paid by piece or day: Both.
12. Hours of labor: 7 A. M. to 6 P. M.

## SANTA ROSA.

1. Name of firm: Santa Rosa Packing Company.
2. Date when established: 1881.
3. Articles canned, etc.: Fruit and vegetables.
4. Amount of capital: \$50,000.
5. Extent of building, grounds, etc.: Building, 24,000 square feet; grounds, about 2½ acres.
6. Quantity of fish and fruit canned, packed, etc., last year: 14,000 cases of fruit, and 1,000 cases of corn.
7. Daily capacity of cannery: 1,500 cases, or 36,000 cans per day.
8. Number of employes: Men, 50; women, 160; boys, 40; girls, 20 to 50; Chinese, 24.
9. Amount of wages paid last year: \$9,132 10.
10. Average weekly wages: Men, \$10; women, \$6; boys, \$6; girls, \$3 to \$4 50; Chinese, \$8.
11. Paid by piece or day: Both.
12. Hours of labor: 6:30 A. M. to 6 P. M.; one half hour for dinner.

## HEALDSBURG.

1. Name of firm: The Van Allen Packing Co.
2. Date when established: 1887.
3. Articles canned, etc.: Fruits.
4. Amount of capital: \$20,000.
5. Extent of building, grounds, etc.: Building, 210x40; second story, 60x40; lot, 250x50.
6. Quantity of fish and fruit canned, packed, etc., last year: 5,000 cases.
7. Daily capacity of cannery: 15,000 cans.
8. Number of employes: Men, 20; girls and women, 200; boys, 20; Chinese, 10.
10. Average weekly wages: Men, \$7 75; women, \$5 90; boys, \$4 50; girls, \$5 90; Chinese, \$9.
11. Paid by piece or day: Both.
12. Hours of labor: 10.

## LOS GATOS.

1. Name of firm: Los Gatos Canning Co.
2. Date when established: Los Gatos Fruit Packing Co., 1881; Los Gatos Canning Co., 1889.
3. Articles canned, etc: Fruit and vegetables. Fruit drying establishment in connection with the canning business.
4. Amount of capital: \$100,000.
5. Extent of buildings, grounds, etc.: One acre, buildings over half; drying grounds, leased, five acres adjoining.
6. Quantity of fish and fruit canned, packed, etc., last year; giving the different kinds: Canned—Apricots, 15,000 cases; cherries, 9,000 cases; peaches, 16,000 cases; pears, 9,000 cases; plums, 3,000 cases; blackberries, tomatoes, strawberries, and other fruits, say 3,000 cases. Drying—Peaches, apricots, prunes, about 250 tons.
7. Daily capacity of cannery: 35,000 to 40,000 cans.
8. Number of employes: Men, 40; women, 175; boys, 25; girls, 35; Chinese, none.
9. Amount of wages paid last year: For drying and canning, \$32,000.
10. Average weekly wages: Men, \$12; women, \$9; boys, \$6; girls, \$6.
11. Paid by piece or day: Women and girls average \$1 75 to \$2 daily.
12. Hours of labor: 10.

NOTE.—The above is compiled from season of 1888. The pack of 1889 was light, owing to the present company not purchasing until after opening of season. The cannery this season, after extensive improvements, has a capacity of over one hundred thousand cases per annum, and will employ over three hundred hands, all white, no Chinese being employed.

## SAN JOSÉ.

1. Name of firm: The J. M. Dawson Packing Co.
2. Date when established: 1880.
4. Amount of capital: \$100,000.
5. Extent of buildings, grounds, etc.: \$35,000.
6. Quantity of fish and fruit canned, packed, etc., last year: About 10,000 cases cherries; 110 cases strawberries; 125 cases currants; 7,770 cases plums; 125 cases blackberries; 125 cases raspberries; 15,700 cases apricots; 146 cases Muscat grapes; 6,500 cases Bartlett pears; and 9,000 cases peaches.
7. Daily capacity of cannery: 1,250 cases per day for six months.
8. Number of employes: Men, 40; women, 300; boys, 20; girls, 160; Chinese, none.
9. Amount of wages paid last year: \$29,679 63.
10. Average weekly wages: Men, \$9; women, \$7; boys, \$5; girls, \$7.
11. Paid by piece or day: Both.
12. Hours of labor: 10.

## NAPA.

1. Name of firm: Napa Fruit Canning, Packing, and Drying Company.
2. Date when established: 1886; bought by present owner in 1888.
3. Articles canned, etc.: Fruits only.
4. Amount of capital: \$20,000.
5. Extent of buildings, grounds, etc.: Main building, 50x100 feet, two stories; addition, 24x40, one story; engine and cook-room, about 24x50; dry house, 20x36.
6. Quantity of fruit canned, packed, etc., last year: 11,000 cases of cherries, apricots, peaches, pears, plums, tomatoes, and apples. Did not run drier last year.
7. Daily capacity of cannery: Said to be 20,000 cans; I would call it 12,000.
8. Number of employes: Men, women, boys, and girls, 155; Chinese, 4.
9. Amount of wages paid last year: \$8,319 62.
11. Paid by piece or day: Both.
12. Hours of labor: 10.

I could not give you the number of employes, as they were not the same all the time. The largest payroll was: Men, women, boys, and girls, 155; Chinese, 4.

## HEALDSBURG.

1. Name of firm: Magnolia and Healdsburg Fruit Cannery.
2. Date when established: Incorporated January 19, 1888.
3. Articles canned, etc.: Peaches, plums, cherries, apricots, pears, prunes, apples, jellies and jams, string beans and sugar corn, blackberries, gooseberries, raspberries, and currants.
4. Amount of capital: Authorized capital, \$100,000; about \$25,000 paid up.
5. Extent of buildings, grounds, etc.: Main building, brick and adobe, 50x150, two stories, used as warehouse and can factory; four frame buildings, about 50x60.
6. Quantity of fish and fruit canned, packed, etc., last year: Not run by the corporation last year. In 1888, about 55,000 cases of various fruits and vegetables were packed by T. S. Merchant, which were all readily sold. About 5,000 cases packed last year by T. S. Merchant, lessee of the cannery.
7. Daily capacity of cannery: 1,000 cases.
8. Number of employés: Men, 90; women, 300; boys, 20; girls, 50; Chinese, none (when in full blast); about 20 employés at present.
10. Average weekly wages: Men, \$9; women, \$8; boys, \$6; girls, \$5.
11. Paid by piece or day: Half and half.
12. Hours of labor: 10 to 15 hours per day.

## SACRAMENTO.

1. Name of firm: Sacramento Packing and Drying Company.
2. Date when established: June, 1888.
3. Articles canned, etc.: California fruits and vegetables.
4. Amount of capital: \$50,000.
5. Extent of building, grounds, etc.: 160 feet square.
6. Quantity of fish and fruit canned, packed, etc., last year: 30,000 cases of fruit.
7. Capacity (daily) of cannery: 25,000 cans.
8. Number of employés: Men, 25; women, 150; boys, 20; Chinese, 5.
9. Amount of wages paid last year: \$12,000.
10. Average weekly wages: Men, \$10; women, \$6; boys, \$4 50; Chinese, \$7 50.
11. Paid by piece or day: Women paid by the piece.
12. Hours of labor: 10.

## SAN JOSÉ.

1. Name of firm: San José Fruit Packing Company.
2. Date when established: Incorporated January 20, 1875.
3. Articles canned, etc.: All kinds of fruits and vegetables.
4. Amount of capital: \$150,000; surplus, \$50,000; total, \$200,000.
5. Extent of building, grounds, etc.: Covers about three acres.
6. Quantity of fish and fruit canned, packed, etc., last year: Fruits and vegetables, 111,333 cases.
7. Daily capacity of cannery: 100,000 cans.
8. Number of employés: Men, 50; women, 1,000; boys, 50; Chinese, 25.
9. Amount of wages paid last year: \$45,000.
10. Average daily wages paid: Men, \$2; women, \$1; boys, \$1; Chinese, \$1 10.
11. Paid by piece or day: Both.
12. Hours of labor: 10 hours per day.



## PART III.

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### CO-OPERATIVE INSURANCE ASSOCIATIONS.

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No statistics regarding coöperative or mutual, or, as they are generally called, assessment insurance organizations have ever before been published in California by any State officer. Their business is immense. Their membership very large. Their income and disbursements go into the millions. A very large proportion of our population are interested about their financial condition and their methods of doing business. The depositor in a savings bank, and the man or woman who insures property or life in the non-assessment, or old line insurance companies, or those who required certain fixed payments at stated periods, are protected under the laws of the State, because these institutions are under the supervision of the State Bank Commissioners and the State Insurance Commissioner.

Thousands of the wage-earning class of our citizens are insured in the assessment associations. Why should they not be informed by some reliable official authority as to their financial condition, and their ability to fulfill their contracts? If sound, why should not the fact be made known? If rotten, why should not their condition be exposed?

At the last session of the Legislature (1889) State Insurance Commissioner J. C. L. Wadsworth had a bill introduced which would subject all assessment insurance organizations, except genuine fraternal societies, to the laws of the State, and compel them to make returns to him annually. This measure was defeated through the machinations of certain unsound assessment insurance organizations that did not wish the light to be shed on their plans and financial condition.

Another cause for the failure of its passage in the Assembly was the want of knowledge as to its necessity on the part of the members. This want I propose to supply. For this special reason, and also to afford information to the many thousands of the working classes who are interested in these associations, this investigation was undertaken. From the very start it had the cordial indorsement and support of Insurance Commissioner Wadsworth, who had long before seen its necessity, but had neither the power under the law, nor the means at hand to undertake it himself. He felt a keen interest in the work as it progressed, and his counsel was of great value in getting at the bottom facts.

A great many States of the Union place assessment insurance companies under the jurisdiction of their Insurance Commissioners, who publish statistics annually about them. The States of New York, Massachusetts, Maine, Nebraska, and Wisconsin require even the genuine popular and well known fraternal insurance societies to make annual statements to their Insurance Commissioners.

As will be seen from the testimony given before me by several representatives of these organizations, their officers would not only not object

to doing this in California, but recommend that it should be required of them in order that the counterfeit fraternal may be exposed. The shams and the frauds have been working serious injury to the legitimate fraternal organizations.

#### PLANS OF LIFE INSURANCE.

In order that what follows in this report may be clearly understood by all, it is well in the first place to explain the plans of life insurance.

There are three general plans or systems under which the business of life insurance is conducted in this country and known as—

1. The level premium plan.
2. The natural premium plan.
3. The assessment plan.

The advocates of each plan occupy a separate and distinct field of action.

Each plan is founded upon the American experience table of mortality.

The distinguishing features of the level premium, or "old line" plan as it is often called, are that it requires the payment in advance of a fixed annual premium, from which is taken and laid aside a certain portion as a "reserve." This reserve, with annual additions, is invested in interest-bearing securities, and accumulates at compound interest until the policy becomes a claim, when it is used to reimburse the company for the payment of the loss. This reserve is charged to the company as a liability, and must at all times be kept to the full amount required by law. The amount of the annual premiums upon this plan remains the same for life, or for the term of years for which the policy is written.

At the end of each year, after deducting the reserve and expenses, the balance of the premium is credited back to the assured as a dividend. This dividend may remain with the company to be applied on future premiums, or it may be drawn out by the assured in cash. Policies issued upon this plan may be exchanged for paid up policies for proportionate amounts, or the company may pay back in cash a portion of the accumulated reserve, if desired, at any time after three years from date of issue.

#### THE NATURAL PREMIUM PLAN.

This plan is sometimes called the "renewal term plan," and has some features similar to the level premium companies. It requires payment in advance of an annual premium, for a fixed amount, determined from the mortality tables. This premium consists of the expense fund and reserve, which is the same as charged by the level premium companies. Instead, however, of retaining the reserve and accumulating it with compound interest for the payment of future losses, as with the level premium companies, it is used to pay current losses, and in theory the full reserve is exhausted at the end of the year, and the assured is required, in order to renew his policy at the beginning of the succeeding year, to pay a higher premium, rendered necessary by the higher reserve charged upon his advanced age. The premiums charged upon this plan are very much less in the outset than those charged by the level premium companies, but increase with each succeeding year. The companies guar-

antee the payment of the sum named in its policies at death, and if a balance remains in the treasury at the close of a year, it is carried to the Surplus Fund, and used to pay extraordinary losses or to reduce the future premiums of its members.

This plan has the advantage of being mathematically correct in principle, and in allowing the individual to pay for his life insurance in the same manner as for his fire insurance, viz.: in yearly payments, graded in proportion to the increasing hazard of his risk.

#### THE ASSESSMENT PLAN.

The assessment plan of insurance had its origin among the fraternal societies of England. They were long known as burial societies, and while not assuming to deal in life insurance, afforded substantial benefits to their sick, and to the widows and orphans of deceased members. Their membership was usually limited to the members of one profession, trade, or occupation; the members contributed equally to the dues of the organization, without regard to age or condition of health. From this humble beginning has sprung the system of assessment insurance, which has had such a marvelous growth in this country. January 1, 1886, it is estimated that nearly two millions of people were insured in the United States upon the assessment plan to the amount of over \$4,000,000,000.

From the developments which arose regarding the plans and practices of the coöperative insurance associations, during the investigation, I deemed it advisable to make a separate report of them, but especially of those called "endowment" associations, which was published in pamphlet form and widely distributed.

#### COÖPERATIVE INSURANCE.

Coöperative insurance in its various forms—life, accident, endowment, etc.—has come into existence within the last twenty-five years. Consequently it is yet almost too young to be judged as a permanent factor in our social economy, but its evolution is a curious and interesting study. It was begotten on the ruin and havoc wrought by the innumerable failures of life insurance companies. We are living in a progressive age; the "schoolmaster is abroad," and his lessons are bearing fruit.

When people saw high officials of insurance companies reveling in luxury and amassing great fortunes from the money which they had contributed, they asked themselves the question, "Why should we not insure ourselves? If the officers and Directors of life insurance companies are able to hoard up millions of a reserve fund out of the payments of the insured, why should we not have a voice in deciding what disposition should be made of such funds? Through coöperation people of small means are able to conduct a business enterprise by uniting their little capital, which no one of them could possibly do alone; therefore, let us coöperate."

The whole scheme of coöperative insurance is a strike against the sordid, selfish aggrandizement of old line insurance companies. Wage earners, men and women, wanted insurance to be paid in frequent small payments, but the agents, who are interested in large premiums, and consequently large commissions, would not work such plans. By

this course they killed the hen that laid for them the golden egg, because the people took the remedy into their own hands. Since the advent of the coöperative methods but few life insurance companies, on the old lines, have been incorporated where the former are in operation.

The new departure is most plausible in theory and commends itself to all who carefully study its features. In the hands of capable and honorable men it can accomplish a world of good.

The plan is simply for a number of people to combine in an organization; to charge for admission and annual or quarterly or monthly fees a sum sufficient for reasonable expenses; and to assess the member a certain sum, to be paid at certain periods, out of which is disbursed the amount of insurance to the member's legatee or beneficiary.

Such a plan to furnish money relief to an humble family at the lowest cost, and at time of great need—either in old age, or in case of accident or death—appeals to the masses as most deserving of support.

At first this plan was adopted by fraternal societies organized for other and different purposes, who put it in, so to speak, as a new plank in their platform. Those interested in the old line life and accident insurance companies tried, by every means, to cry down this new departure on the part of the fraternal societies. The country was deluged with literature showing the impossibility of success. Experts were employed who proved, beyond the possibility of contradiction, the utter absurdity of the fraternal being able to fulfill their obligations. "Figures don't lie," "You cannot go beyond the logic of cold facts," they continually cried out. Still, in spite of such direful prophecies and predictions, in the face of adverse arithmetical demonstrations, against all powerful monopoly influence, these fraternal societies have calmly pursued the even tenor of their way and faithfully carried out their pledges.

It may now be said that they have passed the experimental stage and entered upon a career of permanent usefulness. No one is now rash enough to dispute that the fraternal coöperative insurance societies have furnished an immense amount of relief at low cost.

#### METHODS OF OLD LINE INSURANCE.

They occupy a field inaccessible to the methods of the old line companies. They have forced the latter to a realizing sense that their days of undivided sway are passed forever. The enormous amount of money locked up in the Reserve Funds of the old line insurance companies, mounting up to the tens and hundreds of millions, is not now accumulating at such an alarming ratio. Take, for instance, the millions hoarded up annually and placed in Reserve Funds by the Mutual Life of New York, the Equitable Life Assurance, the Connecticut Mutual Life, and the New York life insurance companies. Where do they come from? They represent an amount over and above the necessary expenditures, which was taken directly from the pockets of their policy holders in premiums. That it is proper for such companies to have a Reserve or Guarantee Fund is unquestionable, even if the law did not require it, but to go on forever squeezing their shareholders in order to pile up this Reserve Fund mountain high, is baneful policy, and unjust to those who pay. The thousands of insured who have raised up these immense piles from a cipher foundation, have practically about as much present and prospective interest in the Reserve Funds, except in the way of guaranty,

as the slaves under King Rameses had in the Egyptian pyramids which they had helped to build.

The Pennsylvania insurance reports show that the level premium insurance companies collected in ten years \$699,250,701. They paid in losses and matured endowments, during the same period, \$285,354,004. Where did the difference go, amounting to the enormous total of \$413,896,797?

Twenty-nine companies in the State of New York received in premiums, in 1888, over \$114,000,000, of which only \$48,000,000 were paid for death claims, while \$29,000,000 were paid for expenses. For every dollar, therefore, paid for death claims, more than 60 cents was paid for expenses. The balance, \$37,000,000, was added to the assets of the companies.

Consequently, for every dollar paid for death losses about 80 cents was added to the already loaded and inflated reserve resources of these gigantic corporations.

#### COMPARATIVE COST.

##### *All "Old Line" Insurance Companies Reporting to New York Insurance Department.*

YEAR.	Total Insurance in Force.	Total Death Losses Paid.	Total Expenses.	Average Cost of Paying Death Losses per \$1,000 of Insurance.	Ratio of Expenses to Death Losses—Per Cent.
1874	\$1,997,236,230	\$22,720,328	\$16,363,500	\$11 40	70.0
1875	1,992,043,146	24,988,434	14,492,657	13 00	58.0
1876	1,735,995,190	21,185,429	13,508,829	12 20	63.3
1877	1,556,105,223	19,408,315	13,684,350	12 47	70.5
1878	1,480,921,223	20,138,126	11,341,392	13 59	56.3
1879	1,439,961,165	20,284,347	10,893,197	14 00	53.7
1880	1,475,995,172	21,444,339	12,713,468	14 53	59.3
1881	1,539,848,581	22,565,252	13,120,857	14 65	58.1
1882	1,637,648,872	22,405,101	13,605,289	13 73	61.1
1883	1,763,730,115	24,689,107	15,593,961	13 99	63.1
1884	1,870,728,059	24,871,875	18,482,526	13 30	74.3
1885	2,023,517,488	28,194,990	19,040,797	13 95	67.5
1886	2,222,413,050	29,234,271	21,391,042	13 15	73.1
1887	2,474,507,120	33,733,282	25,353,732	13 22	75.0
1888	2,761,577,128	37,358,100	29,239,785	13 19	78.2
Average				\$13 36	

No wonder that insurance magnates have been able to live in a style of splendor rivaling that of a Hindoo Maharajah.

The line at which the bleeding process must stop has been discovered by the coöperative insurance associations. On the other hand, so many bogus or fraudulent mutual or coöperative insurance companies have been organized, especially in San Francisco, that a provident head of a family may prefer to be bled by an old established company than run the risk of losing all in a mutual concern of whose character and ability to carry out its contract he has some misgivings. After the old fraternal societies (which merely extended their lines of usefulness) came new associations, lodges, guilds, etc., whose chief aim and object was professedly the insurance or endowment of their members, such as the Ancient Order of United Workmen, Knights of Honor, etc. Last, there followed stock or proprietary associations that commenced to work the assessment plan of life and endowment insurance as a business enterprise.

## THREE CLASSES OF COÖPERATIVE INSURANCE.

We have then three classes of assessment insurance organizations:

1. Fraternal, with insurance superadded.
2. Assessment insurance guilds or lodges.
3. Assessment insurance associations.

Of the three classes referred to, the first, or strictly fraternal societies, such as the Ancient Order of United Workmen, Knights of Honor, etc., are looked upon as little republics, making their own rules and regulations by common consent, and therefore requiring no legal restraint or State supervision to protect the membership from imposition.

Some of the second class are also conducted as genuine coöperative associations, honestly conducted, all the members pulling together in the same boat and sharing the same fortunes—sink or swim. Some again are sham fraternal guilds under the control and guidance of needy adventurers, who foist themselves into official position and manage to keep themselves there so long as the society lasts.

With regard to the third class, they embrace three forms of insurance organizations:

1. Insurance payable at death.
2. Insurance payable on account of sickness or accident.
3. Insurance payable during life at certain periods.

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## CHAPTER I.

## FRATERNAL SOCIETIES.

I shall take up the three classes of assessment insurance organizations in the order given, beginning with fraternal associations.

*The assessments for death losses* in this class of associations or societies are usually made at the supreme office and collected from the members through the machinery of the local or subordinate lodges; but few salaried officers are required, and the expenses of the societies are reduced to a minimum. The expense of maintaining the local organization is compensated by the social and fraternal benefits derived from association. But the chief value of these associations, from the standpoint of insurance, is in the cohesion of this membership by reason of the fraternal relation, which enables them to successfully resist the tendency to disintegration under the shock of an excessive, although perhaps only temporary, increase of mortality ratio. The fraternal relation, in other words, supplies to some extent the vitality afforded by the reserve or emergency funds retained by most companies of the other class.

The following able and lucid article on Coöperative Fraternity, expressly written for this report, is from the pen of one of the best known men in fraternal circles on this coast, Wm. H. Barnes, Esq., P. G. M.:

## COÖPERATIVE FRATERNITY.

It is now thirty-five years since I first associated myself with a fraternal society, among the objects of which was, by coöperative or mutual assistance, to provide not only kindly sympathy in event of trial or misfortune, but tangible relief and assistance in sickness, disability, or physical accident, decent sepulture at death, and friendly care for the family deprived by death of its protector and head.

This association was the Independent Order of Odd Fellows, which I joined in 1855. Even so eminent an actuary as the late Elizur Wright, of Connecticut, told me, twenty-five years ago, that the I. O. O. F. promised more than it could perform, and that its scale of dues in proportion to its scale of benefits was disproportionate; or, in other words, the benefits were too high for the dues, and that in his judgment time would bankrupt the fraternity's exchequer.

He at that time based his opinion and estimates, as many are apt to, even at the present day, upon a calculation having for its starting point and ending the assumption that each person joining the order would remain in the same until the day of his death, and left entirely out of said calculation the factor of lapses, which is a most prominent one in all such matters, whether connected with insurance or fraternity orders. To emphasize this point, I give you the statistics of American Odd Fellowship, taken from the report of Secretary T. A. Ross to the Supreme Lodge of that order, at the session held in Columbus, Ohio, September, 1889:

Total number of initiations from 1830 to December 31, 1888 .....	1,575,637
Number of brothers buried .....	136,834
Total membership, January 1, 1889 .....	608,587
	<hr/> 740,371

Unaccounted for .....	855,266
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Out of the 1,575,637 members admitted in these fifty-eight years, less than 10 per cent has died in the order, and more than half of the entire number have been in more or less years, and then, from various reasons, withdrawn and relieved the order of all responsibility, so far as they were concerned.

In this connection, it is of value to know what is the death rate per annum, as it serves as a criterion to some extent in making estimates or calculations upon the subject:

Members in order, December 31, 1887 .....	554,404
Received by initiation, card, reinstatement, etc., in 1888 .....	73,558
	<hr/> 627,962

Deaths during year, 6,369 (a shade over 1 per cent). The order was instituted in 1819; 1889 was the seventieth year of its history.

Again, to point out the important factor of losses, let me state that although 73,558 were admitted during the year, yet at the close of said year, the order only made a net gain of 25,802, showing, after deducting the 6,369 deaths, a loss of 41,860 of old members, whose places were supplied by new initiates.

I do not deem it necessary to refute the hackneyed assertion "that there is as much risk to an order in 40,000 'new' men as in 40,000 'old' ones," for such an assertion disproves itself.

Odd Fellowship is the largest and most prominent beneficial society in America, promising to pay weekly sick benefits, to visit its sick, and bury its dead.

Its sixty-ninth year I have given you, and will add that in the period alone alluded to, it has redeemed every promise, relieved 1,333,946 brethren, 176,008 widowed families, buried 136,834 members, and paid out for these purposes, \$48,601,802 00.

In California, this order had, January 1, 1889, 26,457 members in 327 lodges; paid for relief purposes during 1888, \$235,342 04. Odd Fellowship was introduced here in 1849, California Lodge being instituted in San Francisco, September twenty-first, of said year; the Grand Lodge was instituted in May, 1853.

I give the dates to show the age and experience of this order, and to prove its right to be recognized as a reliable and legitimate fraternal association, founded upon the principle of mutual aid or cooperation for mutual benefit of all concerned.

As there are no specified pecuniary obligations in the Masonic order, said fraternity would not properly come under discussion in this paper.

What is true of Odd Fellowship, is true, in a greater or less degree, of the veteran orders of Foresters, Druids, Red Men, and of the younger order of the Knights of Pythias (1879), each of whom have in every respect demonstrated their good faith to their members and the public at large, and by their honorable records established themselves firmly for all time to come.

So much for the old orders. And now I desire to speak of that more recent system of cooperative fraternity which has revolutionized this continent within the past ten or twelve years, and which has put within the reach of every honest, hardworking man the means of providing for his family in the event of his death a reasonable sum of money, and thus avert want, destitution, and their frequent attendants, misery and crime.

In 1868, John J. Upchurch, a mechanic of Meadville, conceived and put into operation a system of mutual fraternal contributions at the death of a member. He named this fraternity the Ancient Order of United Workmen, and worked diligently to establish it. It grew slowly, having but four hundred members in 1871; and when it was introduced on this coast, in 1873, by Horace G. Pratt, but four thousand. In 1877, when the Grand Lodge of California was established, there were only twenty-five thousand members in the United States; but just at this time members of the older orders, especially in California, had their attention called to it. There was no question as to the inestimable value it would be to members of the older orders, who were provided for in the event of sickness or disability (by the weekly sick benefit system of their order), if a tangible provision could be made for their families in the event of their death.

The question immediately arose: "Can \$2,000 at death be secured for a reasonable payment, and how much; and can a system be arranged so that payments can be made in monthly installments, instead of having to pay in a lump sum, quarterly, semi-annually, or annually, as required by corporations?" To the masses there is a great difference in paying \$2 a month and paying \$20, or even \$10, at a single payment at any one time during the year.

It came within my province to fully and exhaustively investigate the matter of cost, death rate, average age, pro rata of loss, etc. To do so I fully examined the records of fraternities and corporations to ascertain the average death rate and the actual cost of carrying \$1,000 insurance annually. The result of that investigation was, that in progressive orders, such as those I have referred to, the average age of the members, year by year, is forty years; and the average death rate 1 per cent; and that by payments varying from \$18 to \$24 annually (averaging \$20), \$2,000 could be paid at the death of every member who died in the order.

*Always provided*, that these payments must go into an exclusive beneficiary fund, and be used only for the payment of the beneficiary certificates.

In business corporations, it is necessary to have salaried officers, employes, agents, etc., who must be paid, a reserve fund accumulated, and many other requisite expenses, which, of course, must be provided for, and added to the cost to the customer; but in the A. O. U. W., by making it a *fraternal order*, none of these items of expense are incurred, and not a single penny of the beneficiary moneys can be used for any purpose except to pay heirs of deceased members. The *fraternal* part of the association is seen, when it is realized that the heads, the managers, from the Supreme Master Workman, the Grand Masters of States, down to the Masters of the subordinates, receive no salary, commission, or pecuniary compensation whatever; the members all act as agents and employes free of cost. Rent of offices, advertising, and a score of expenses absolutely necessary to a business organization, as well as a reasonable rate of interest on the capital invested, are all unknown in the A. O. U. W.

There are some clerical expenses, and some expense for lodge meetings, but no more than there are in the Masons, Odd Fellows, etc., and the moneys for those are raised by dues on the A. O. U. W., as they are in the other orders; and the members consider the fraternal privileges and advantages in the A. O. U. W. worth all the dues they pay, just the same as members of other orders do.

Therefore, the only question to be considered, so far as the beneficiary feature is concerned, is, will it be permanent and continuous, and will the death rate and assessment continue at a reasonable figure?

By referring to the sixty-ninth year of Odd Fellowship given in this article, it will be found that a payment of \$21 in the year 1888 by each member would have paid \$2,000 for every death in the order in said year.

The following statistics of the A. O. U. W. (now twenty-one years old) will be found valuable for reference and information. (The amount carried by each member is \$2,000.)

Total membership January 1, 1889 .....	215,195
Deaths in order from organization to January 1, 1889 .....	12,822
Paid for same .....	\$24,644,000
Death rate per 1,000 members in 1888 .....	9.72
Average yearly death rate ten years (1879 to 1888) .....	8.48
Average annual cost of \$1,000 protection (1879 to 1888) .....	\$8 50
Average number of assessments (\$1 each) (1879 to 1888) .....	17
Average number of assessments (\$1 each) in 1888 .....	18½
Average duration of membership of those who died in 1888 .....	5 years, 9 months, 4 days.

In California, over fifteen hundred members of the A. O. U. W. have died, and more than \$3,000,000 paid to heirs in this State.

I have been thus particular in regard to the A. O. U. W. for several reasons: First, because it is the original, oldest, and largest of the coöperative fraternities paying benefits at death; second, because it is the only one paying the same amount (\$2,000) to all members (no more, no less); and, third, because it does not believe in the equity, or use of what is known as graded assessments, but if it admits a member at all, admits him at the same assessment (\$1) as all other members.

I have personally ever held that the question to ask was not what a man's age was, but "is he a good risk for eight years?" And, if he was, whether he was twenty-one or forty-nine, to take him, as it has been proved beyond all question, that eight years is the average duration of a "fraternal life" in any order. The records prove that the number of assessments, the pro rata of death, and the cost in the A. O. U. W. in most cases, is much less than that of other associations or organizations of similar or approximate age.

There are other orders worthy of honorable mention, notably the Knights of Honor, Royal Arcanum, American Legion of Honor, etc., formed on the graded assessment plan, and certainly if the A. O. U. W. can live and discharge all of its obligations on the level plan of \$1 each, they certainly can with an increased assessment for older members.

The success of the great orders named above—their wonderful growth—the favor extended to them by the older fraternities, coupled with the practical illustrations on every hand of their value, the millions of dollars paid to widows and orphans, placed them and their system in the most favorable light before the people, and the great masses, whom a few years ago would almost have mobbed a man who came to talk "life insurance," became educated to the value and necessity of future protection for their families.



and the insurance corporations to-day owe much to the fraternal societies for the general feeling which now exists on this subject among the people at large.

It was not surprising, therefore, that there should be those who imagined that they also could form systems, enterprises, and associations on a similar or improved (?) principle, and pay moneys for other purposes than to heirs at death by the assessment method, and the result was that the air was soon filled with all kinds of "bubbles," with promises *ad libitum*.

It has never been my province or practice, either as a writer or speaker, to endeavor to build up any order I represented by reflecting upon, or endeavoring to destroy, some other order. I bid God-speed to every *legitimate* fraternal order, by whatever name called; but I do seriously object to having legitimate orders placed in a category among enterprises and schemes that are nothing more nor less than "business" institutions, and where no fraternal system or practices prevail.

National and State laws have been wisely made, recognizing the value to the people of legitimate fraternal coöperation, and releasing the honest orders from pecuniary requirements that are justly due from business organizations. The great orders are doing a practical work to-day for the tangible aid, relief, protection, and happiness of the people of this Republic that has no parallel.

In 1888, there were paid in the United States to sick and distressed members, to widows and orphans, and for burial of dead, as follows:

By Masonic and I. O. O. F. orders, \$4,000,000; by A. O. U. W., K. of H., R. A., and A. L. of H., \$11,000,000; by K. of P., O. C. F., Red Men, Druids, and Foresters, \$5,000,000; or a total of \$20,000,000 annually from these orders alone; of which \$1,250,000 were disbursed in California.

These are grand results of the work of legitimate fraternal coöperation. The State has aided by kindly laws, and should continue to aid such, for by the ministrations of these orders, want, suffering, pauperism, and crime are prevented, and the taxpayer relieved from the payments of large amounts, which otherwise would be imperatively necessary, to support, directly or indirectly, thousands who, but for these orders, would be penniless and unprotected.

My opinion has been requested upon "payments of endowments during life." Of course endowments can be paid during life. The insurance companies are doing so continually, but the grave error, in my judgment, that is being made upon this subject is, that endowments during life can be paid to living members for the same rate of cost, or about the same number of assessments that are required for payments at death. The remark has been, and is often made, "if the A. O. U. W. can pay, as it has for twenty years, \$2,000 at a death, at an annual cost to the member of \$18 or \$20, why cannot the amount be paid, at different periods during life, for same cost?" Plausible, but not logical, for this reason:

Of one thousand men in an order January 1, 1889, ten will die during the following year, but nine hundred and ninety will live; January 1, 1899, one hundred and twenty of the original thousand will have died (I am taking the general average), but *eight hundred and eighty will be alive*. To pay \$2,000 for each of these one hundred and twenty deaths, would require \$240,000; but to pay during these ten years, even *one quarter of the amount* (\$500 to each member), would require \$440,000.

The standard insurance companies will insure a man at 40 years of age for \$1,000, payable at death, for \$26 61, paid annually in advance; but if they agree to pay \$1,000 to him, if he is alive, at the end of twenty years, they charge \$46 91 annually, in advance, and if any portion of the insurance had to be paid in five, ten, or twenty years, the rates would be still higher. If they agree to pay \$1,000 at the end of ten years, or at death, if it occurs before the ten years elapse, the annual payment for \$1,000 is \$101 58.

I concede that endowments can be paid during life on the assessment plan, as I have shown above, but it is an absurdity to think that it can be done at the same rate of cost as moneys can be paid at death.

There is a mighty difference between an agreement to pay money at an "indefinite time" (at death) and a "definite time" (so many years specified). In the "indefinite" case there will be a large factor of suspensions from apathy, carelessness, indifference, etc. In the "definite" case the incentive is to tenaciously cling and pay up until the time for receiving comes, and if many suspensions take place, they will come *after* parties have received their first payment, which does not benefit the finances of an association as suspension and withdrawal of members benefit the orders.

I will not discuss "the right" of people to form any kind of associations of a business, protective, endowment, or other character that they may agree upon, but I do insist that such should not be classed as "fraternal societies," and I cannot better conclude this article than by answering the question, "What is a legitimate fraternal society?" and I do so by appending the report of a special committee, adopted at the session of the Fraternal Congress in Philadelphia, in 1887, at which twenty of the leading fraternal orders were represented:

"To the National Fraternal Congress:

"Your committee to whom was referred the resolutions presented by Representative W. H. Barnes, of California, at the last session, and laid over for consideration at this session of the Congress, respectfully report that they recommend the adoption of the preamble as presented by Representative Barnes, which reads as follows:

"WHEREAS, There are a large number of associations under various names, presenting to the public propositions of various characters, that have arisen since, and are meeting

with favorable reception because of the success of the standard legitimate fraternal benefit orders, and while it is not the province of this Congress to either reflect upon, or endeavor to retard the growth or prosperity of any organization, yet we deem it a duty to ourselves and the public to define what in our judgment is a fraternal society, and to be recognized as such. Therefore we recommend the adoption of the first resolution, amended to read as follows:

*Resolved*, That a fraternal society is an organization, working under a ritual, holding regular lodge or similar meetings, where the purposes are confined to visitation of the sick, relief of distress, burial of the dead, protection of widows and orphans, education of the orphan, payment of a benefit for temporary or permanent physical disability or death, and where these principles are an obligated duty on all members, to be discharged without compensation or pecuniary reward; where the general membership attend to the general business of the order, and where a fraternal interest in the welfare of each other is a duty, taught, recognized, and practiced as the motive and bond of the organization.

"We would further recommend that the second resolution be adopted as it now reads, viz.:

*Resolved*, That any association, however worthy in a business point of view, not possessing the characteristics above named, cannot be legitimately termed a 'fraternal' society or order."

SAN FRANCISCO, October, 1889.

The fraternal beneficial societies are in truth the societies of the people. They are born of economy, thrift, and fraternal love. They are the safeguards of the industrious and honest middle classes, and embody their protest against the unjust demands of corporations organized solely for the purpose of gain, who thus debar the man of moderate means from making reasonable provision for his household upon his death. He who strikes at the fraternal organizations strikes at the spirit and progress of the age. With scarcely an exception they have always been honestly administered. Hence their wonderful growth and success.

Twenty years ago the experiment began which to-day shows as a result nine hundred and twenty-five thousand certificates in force, covering a risk of over \$2,300,000,000. The sworn reports of one hundred and seventy societies and associations show that in the year 1888 over \$22,000,000 was paid to beneficiaries of deceased certificate holders, at a total expense (including every item) of \$4,162,554. The ratio of expense to receipts averaged less than 15 per cent.

One of the greatest, if not the greatest, impediment in the path of progress to fraternal insurance organizations, is careless or defective examinations of candidates upon the part of medical examiners. At the National Fraternal Congress held at Philadelphia in 1887, the Chairman of the Committee on Medical Examiners brought this fact prominently forward in these words:

I hold it as an axiomatic fact that no fraternal beneficial society, no mutual assessment company, no insurance company of whatever name or nature, can conduct an equitable, safe, honest, and legitimate business without uniform, honest, conscientious, and intelligent medical examinations. They are the bulwarks upon which rest the successful societies or companies; and *they* are the rocks upon which the unsuccessful founder. I care not what other vices or virtues the society or company may possess, they sink into nothingness when compared with the subject-matter now under discussion.

Our Presidents may make faulty decisions, our accountants may make an error in their accounts, our clerks may be negligent or careless in their work, our Grand National or Supreme bodies may go all wrong—as *they often do*—and yet all this may be adjusted and corrected with little or no loss to the society; but let a Medical Examiner make a mistake from carelessness, ignorance, or inattention to business, and recommend as a *good* risk one that is not, and what is the result? Why, simply from \$1,000 to \$5,000 to the society at one fell swoop. But, gentlemen, you realize this all too well without taking your time to refresh your minds by references. It is not for us to lament the fact alone; but to strike at the root and remedy the evil if possibly we can.

This was mainly the cause of the collapse of the Catholic Mutual Beneficial Association, according to its Secretary. This association was organized November 12, 1879, nearly on the same plan as the Ancient Order of United Workmen. It levied assessments of \$1 upon its mem-

bers in case of the death of one, and admitted men at first up to the age of fifty-five and women to fifty, but afterwards reduced this limit by five years. Total number enrolled, two thousand six hundred and fourteen. Paid insurance to beneficiaries, \$250,000. At last deaths came pouring in so fast that members could not stand the drain of from three to four assessments per month, and the association finally wound up its affairs May 23, 1890.

#### ODD FELLOWS.

The present condition of the Independent Order of Odd Fellows can be seen from the following facts and figures, taken from the able and elaborate report of Grand Sire Underwood:

The Independent Order of Odd Fellows has never been in a more prosperous condition. The increase in its membership is larger by several thousands than that reported for a similar period during the past fifteen years.

The increase in revenues has kept pace with that of the members, and with the vast expenditures for various kinds of relief clearly portrays the health, vigor, and liberality of the order.

The militant movement has retained its popularity and continued its growth, and the number of Chevaliers plainly underwrites the statement reporting its advancement.

The Rebekah Degree Lodges have been frugal and prolific, and by their additional numbers and moneys materially add to the general column of prosperity.

#### FROM GRAND SECRETARY'S FILES, DECEMBER 31, 1888.

	General Data.	Annual Increase.
Sovereign Grand Lodge.....	1	-----
Independent Grand Lodges (German Empire and Australasia).....	2	-----
Grand Lodges.....	54	-----
Subordinate Lodges.....	8,794	224
Grand Encampments.....	48	-----
Subordinate Encampments.....	2,091	43
Lodge initiations.....	58,217	1,256
Lodge members.....	603,537	29,376
Encampment initiations.....	11,566	560
Encampment members.....	106,972	5,230
Aggregate relief by Lodges and Encampments.....	\$2,559,155 54	\$128,700 72
Aggregate revenue of Lodges and Encampments.....	\$6,436,876 55	\$240,360 38

#### WHITE ODD FELLOWS ON THE GLOBE JANUARY 1, 1889.

Independent Order .....	652,787
Manchester Unity .....	638,492
Total .....	1,341,279

Fully one quarter of a million more than reported by the next largest civilized secret society.

The following statistics, taken from the report of the "Proceedings of the Grand Lodge, State of California, for 1890," show the condition of the order in this State:

#### ABSTRACT OF REPORTS OF SUBORDINATE LODGES.

Number of Lodges last report.....	327
Number of Lodges instituted during the year.....	7
Total .....	334
Number of Lodges surrendered charter.....	1
Number of Lodges May 1, 1890.....	333
Increase in number of Lodges .....	1
Total membership December 31, 1889.....	37,400
Number of weeks sickness for which benefits were paid .....	1,000,000

Number of brothers relieved .....	3,310	
Amount paid for relief of brothers .....		\$180,868 62
Average amount paid to each brother relieved .....	\$54 64	
Average cost per member for relief of brothers .....	6 58	
Number of widowed families relieved .....	198	
Amount paid for relief of widowed families .....		13,117 33
Average amount paid for each family relieved .....	\$66 25	
Average cost per member for relief of widowed families .....	48	
Number of brothers buried .....	306	
Amount paid for burying brothers .....		22,081 68
Average amount paid for each brother buried .....	\$72 00	
Average cost per member for burying brothers .....	80	
Number of sisters buried .....	89	
Amount paid for burying sisters .....		3,249 00
Average amount paid for burying sisters .....	\$36 50	
Average cost per member for burying sisters .....	12	
Amount paid for education of orphans .....		1,336 00
Amount paid for charity .....		18,236 56
Total amount paid for relief .....		\$238,839 18
Total amount paid for current expenses .....		188,025 25
Total disbursements .....		\$426,864 43
Average disbursements per member for relief:		
For brothers relieved .....	\$6 58	
For widowed families relieved .....	48	
For brothers buried .....	80	
For sisters buried .....	12	
For education of orphans .....	05	
For charity .....	68	
Total average per member for relief .....		\$8 69
Average disbursements per member for current expense .....		6 48
Total average disbursement per member .....		\$15 17
Total amount of receipts .....		\$500,756 31
Average receipts per member .....		18 55
Excess of receipts over disbursements .....		82,891 88
<i>Available Assets.</i>		
Amount of cash in Lodge Treasuries .....		\$125,022 51
Amount of cash in Widows and Orphans' Fund .....		8,772 90
Amount of cash loaned and in bank .....		430,803 63
Value of hall stock .....		833,867 35
Value of real estate .....		480,709 74
Value of furniture .....		98,552 52
Value of libraries (exclusive of the Odd Fellows Library in San Francisco) ..		15,000 00
Value of other investments .....		149,340 67
Total available assets .....		\$2,142,078 32
<i>Unavailable Assets.</i>		
Value of regalia .....	\$73,685 09	
Value of cemeteries .....	86,174 13	
Total unavailable assets .....		159,859 22
Total assets .....		\$2,301,937 54
Average assets per member .....		\$83 78
Average age of members .....		40 years.

The following testimony regarding the insurance features of the Order of Odd Fellows was given before me by Grand Master C. N. Jenkins:

C. N. JENKINS,

Grand Master of the State of California Grand Lodge of Odd Fellows.

Question—How many members in the Odd Fellows organization? Answer—In this State?

Q. Yes. A. In this State we have nearly twenty-seven thousand. By the last annual report it was a little over twenty-six thousand. We have now over twenty-seven thousand.

Q. Have you any insurance feature in yours? A. Yes, sir; we have an insurance, working on the same plan as the Manchester Unity Association.

Q. That is purely life insurance? A. Yes, sir.

Q. Have you anything of an endowment feature, paying premiums before death? A. No.

Q. Your life insurance is conducted on the assessment plan? A. On the assessment plan.

Q. Are these assessments paid at regular periods, or only in the event of the death of a member? A. Regular periods. The Odd Fellows require about six a year; the same with the Manchester.

Q. Have you accident insurance, also, or sickness, in connection with the Odd Fellows? A. We have provision for sickness connected with every lodge, according to their rules and regulations.

Q. But not in the general lodge? A. No, sir.

Q. Then the only assessments levied in your association are assessments to pay a life policy upon the death of a member? A. Yes, sir.

Q. Do you publish and distribute to all your members full receipts of every fund in the association, including the Expense Fund? A. Well, every fund outside of the insurance.

Q. But the working of the association, from the beginning to the end, is published and circulated? A. With every lodge; not with every member.

Q. And full details of receipts and disbursements given annually? A. Annually; yes, sir.

Q. Would you think that any association that did not publish full details of receipts and disbursements of its General Fund would be cooperative? A. I would hardly think it would.

Q. Would you protest, as a member of the association, if the receipts and disbursements were not published? A. I would if I had anything to do with it. I might not if I had not anything to do with it as an officer.

MR. SPELLING: If you did not have any hand in its management? A. Yes.

COLONEL TOBIN: You have first lodges; above them what do you have? State body? A. State body.

Q. And then above the State body? A. The Sovereign.

Q. How many of different grades; first, the members, then the lodges? A. We have in this State three hundred and forty odd lodges, and as I stated before, over twenty-seven thousand Odd Fellows members.

Q. I want to get the different grades of authority that you have; first, the lodges? A. Yes.

Q. Then the State-body? A. Yes.

Q. Next? A. The Sovereign Grand Lodge.

Q. Above that? A. Nothing. It is about as high as it can go. The Sovereign Grand Lodge comprises the United States.

Q. Is there not another body of Odd Fellows called the Manchester Unity? A. We have nothing to do with it. It is the English lodge.

Q. Is this the parent? A. Supposed to have sprung from that.

Q. Your experience, then, of these associations is confined to the knowledge you obtained while a member of the Occidental? A. Yes, sir.

Q. It is almost unnecessary to ask, would you consider an association that did not publish its by-laws and constitution, and distribute them to its members, a cooperative society? A. I never looked upon them as being so at all, and I am not suspicious with the workings of these things. I presume when they start out in a thing of that kind they know what they are doing.

Q. I will take yours as a mutual organization. You print your by-laws and constitution, and your members are made acquainted with them? A. Yes.

Q. Have all the members an equal voice in the selection of the different officers in the lodges? A. Yes, sir.

Q. Do all members stand upon the same plane, and exercise the same rights? A. Yes, sir.

Q. Can any amendment be made to the constitution and by-laws in which the members have not an equal voice? Have your members all an equal voice in the making of the laws? What rights have your members in the proceedings? A. I can explain it in a few words. For instance, our State Grand Body representatives are elected from each Sovereign Lodge, one to represent each lodge—we could not have all the members there—and they are to make the amendments to the constitution, but they have to go to the Sovereign Grand Lodge—to the higher body—before they are a law, and are then returned; but everything comes to us in form so that we all understand how we are doing, and what we are doing.

Q. I understand you to say that there is only one form of insurance—life insurance? A. That is the only one connected with the order.

Q. Is the amount for which a member can insure a fixed sum or graded? A. They run up from \$1,000 to \$5,000, and our wives can insure for one half of the amount. There has been a change made in it last year, taking in outsiders, but how it is going to work I don't know. I suppose it will work well.

Q. Men and women, both? A. Yes.

Q. Has it come into effect yet? A. Yes.

Q. Is there any provision for widows and orphans in your constitution—an assessment, or does one assessment include all? A. It includes all.

Q. Then there is life insurance policy and provision for widows and orphans? A. The provision for widows and orphans is regulated by their own separate lodges.

Q. Any provision for funeral expenses—any allowance for funeral expenses? A. It is regulated by their own lodges.

Q. Yours then is strictly a coöperative fraternal association? A. Yes, sir.

MR. SPELLING: I understand you provide sick benefits and also insurance—sick benefits for members while living, and insurance for the families of those who die? A. Yes.

Q. Now, these sick benefits are provided for by annual dues, are they not? A. Yes; in assessments for them.

Q. The death benefit by assessments upon the members after the death? A. No.

Q. How? A. General fund. One fund for death. The insurance has nothing to do with sick benefits.

Q. How do you provide the insurance fund; six assessments a year? A. The insurance is paid by each individual. It has nothing to do with the lodges.

Q. It is paid after the death occurs? A. Not paid after the death occurs. They are paid so often; about six assessments a year.

Q. A fund is provided by those six assessments, in anticipation of death? A. Yes.

COLONEL TOBIN: Do I understand you to say that the insurance is the only one thing in the Supreme body—the other benefits belong to each particular lodge? A. To each particular lodge.

Q. The Ancient Order of Odd Fellows is not coöperative; it is simply fraternal? A. Fraternal. I think you misunderstood me in regard to the insurance. The Supreme body has not the management of that insurance. It works on the system—if there is a Mason here who can explain how the Masonic insurance is conducted—it works in about the same way. Each individual has to pay his assessment. It is conducted in such a shape that it is entirely independent from the Supreme Lodge—that is, the Sovereign Grand Lodge—but it is the only insurance, as I stated, that is connected with the order. These assessments that are paid in are supposed to carry on the insurance company—nothing to do with the order itself; but until the last year they would not allow any one to join who was not a member of the order, except their wives. Now they have made a change in it, thinking it might be beneficial, and taking in outsiders—that is, persons outside of the order.

Q. Now, if this insurance was an integral portion of the order, it could not do that; that is, take in a person irrespective of his being a member or not; not being an integral part of it, it is enabled to do it? A. That is the way I understand it. If they were taking in outsiders they could not do that and be strictly under the control of the Grand Lodge.

Q. The insurance feature, then, is not under the control of the officers of your society? A. No, sir; not at all. It is started in such a shape as to give the Odd Fellows an opportunity to insure.

Q. Then the other features, such as provisions for the widows and orphans, and sick, and funeral benefits—these are all features of the lodges themselves? A. Yes, sir.

## CHOSEN FRIENDS.

This order was organized May 28, 1879.

A person can insure in it now for \$500, \$1,000, \$2,000, or \$3,000.

Headquarters is at Indianapolis, Indiana.

One hundred and seventy-three assessments were levied up to July 31, 1890.

## TOTAL BENEFITS PAID TO MAY 31, 1890.

2,249 deaths .....	\$4,377,203 24
257 disabilities .....	271,500 00
Total to May 31, 1890 .....	\$4,648,703 24

## I. INCOME DURING 1889.

Membership fees, certificates .....	\$9,423 45
Annual dues, per capita tax .....	21,693 80
Assessments .....	883,450 75
Medical Examiners' fees .....	2,163 00
Total paid by members .....	\$916,731 60
Received from all other sources .....	4,805 32
Total income during the year .....	\$921,536 92
Balance of ledger assets December 31, 1888 .....	21,836 91
Total .....	\$943,433 83

## II. DISBURSEMENTS DURING 1889.

Losses and claims .....	\$864,500 00
(Total paid to members, \$864,500.)	
Salaries of officers .....	7,500 00
Salaries and other compensation of office employes .....	8,197 92
Medical Examiners' fees .....	2,163 60
Rent, \$960; advertising and printing, \$4,199 84; total .....	5,159 84
All other items .....	26,150 46
(Total expense of management, \$49,171 82.)	
Disbursements during the year, deducted from above total .....	\$913,671 82
Balance December 31, 1889 .....	\$29,762 01

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.	Number.	Amount.
Policies or certificates in force December 31, 1888 .....	37,669	\$65,166,000 00
Policies or certificates written during the year 1889 .....	7,212	10,899,000 00
Total .....	44,881	\$76,065,000 00
Deduct number and amount which have ceased to be in force during 1889 .....	5,389	9,667,000 00
Total policies or certificates in force December 31, 1889 .....	39,492	\$66,398,000 00

Total membership in California January 1, 1890, 8,288.

## INSURANCE POLICIES IN CALIFORNIA.

	\$1,000.	\$2,000.	\$3,000.
Male .....	964	1,784	1,696
Female .....	953	1,267	953
Totals .....	1,917	3,051	2,648

Organized in this State May 17, 1881.

The following testimony given before me by officers of the Chosen Friends will fully illustrate the plans and methods of this order:

HON. CHARLES H. RANDALL.

Being examined, testified as follows:

COLONEL TOBIN: What position do you hold in the Order of Chosen Friends? Answer—I have just retired from the Supreme, and for the last four years I have held the second position, which is termed the Assistant Supreme Councilor; but during this session they have made a Past Supreme officer of me.

Q. When was the Order of Chosen Friends first organized? A. They organized in May, 1879.

Q. What is the extent of the membership of the Chosen Friends? A. The extent of membership, as reported by the Supreme Recorder on the thirtieth of June, 1889, is a little in excess of forty thousand.

Q. Where was the order first established? A. At Indianapolis, Indiana.

Q. Was it organized at first purely as a fraternal organization? A. Yes. It was organized upon the same principle as it has been conducted upon from its institution to the present day. There has been no change as to that. It is what we would call a fraternal assessment organization.

Q. The assessment feature please explain? A. The assessment feature is: We insure parties for \$1,000, \$2,000, or \$3,000 as they may desire. We grade our assessments in groups of ages from eighteen to twenty-five years; twenty-five to thirty years; thirty to thirty-five years; thirty-five to forty years; forty to forty-five years; forty-five to fifty years; and fifty years to the end of the fifty-fourth year. When they become fifty-five years they are over age.

Q. The amount of insurance is? A. \$1,000, \$2,000, or \$3,000, as the applicant may elect.

Q. And the amount of assessment is? A. Well, the amount of assessment I can give is the assessments of the different ages.

Q. But the by-laws will show that? A. The by-laws will show that in full.

Q. The assessment is graded according to the ages? A. The assessment from eighteen to twenty-five is 35 cents on the \$1,000; now, the next group is 5 cents higher, 40 cents; and we run 35 cents, 40 cents, 45 cents, 50 cents, 60 cents, 75 cents, and \$1 per \$1,000. This assessment detail was arranged at the inception of the organization, and was continued up to the present time, and will so continue with our members prior to the first of January coming. By our recent legislation the rate of assessment has been doubled for those that come in after the first of January. The object in doing that is to call for less work to the officers; to save in trouble and annoyance; it means the old member having to pay two in the time where the other must only pay one. It practically makes no difference between the old and the new, but there is a good deal of work saved in those matters with the Secretaries of the various Councils, and also with the Supreme officers—the object was to simplify business with the Subordinate and Supreme Council officers. We are now calling two assessments a month. The same routine work and labor follows each assessment now. By doubling it up we have only one in the month, therefore it reduces that labor one half.

Q. Are there other beneficial objects besides that of life insurance? A. Yes; we are on a little different plan from other organizations. First, we insure for \$1,000, \$2,000, or \$3,000; secondly, a party becoming totally and permanently disabled, upon sufficient proof being shown of that fact, is entitled to half insurance; thirdly, all attaining to the age of seventy-five years receive their insurance in full in person. In insuring they name a beneficiary. In case of death it is payable to the beneficiaries; in case of permanent disability it is payable to themselves; and also in the arrangement by which it is payable to the insured if he lives to seventy-five years, the beneficiary cuts no figure.

Q. No other provident feature? A. We have connected with that as part—I look upon it as an annex—the sick benefit league. It is organized by members of the organization, and must consist of one hundred members, and they pay an assessment when any of the parties become sick; we now issue one benefit of \$10—before it ran from \$5—but that is what it is now. It is independent, in a measure, from the order. It is, an annex, under the supervision, as the case may be, of the Supreme, or Grand Council.

Q. I would like to ask with regard to the coöperative features of your organization, other than the financial coöperation. How is it your officers are elected? A. Perhaps the better way to make that fully understood is to give a history. The organization is controlled by what is termed a Supreme Council. Under its authority Grand Councils may be organized, and Subordinate Councils. The Subordinate Councils are all organized under the authority of the Supreme, or Grand Council, as the case may be. There are to the present date but three Grand Councils—one in Indiana, one in Michigan, and one in California. In those jurisdictions Subordinate Councils elect their own officers, and representatives to represent each Council in the Grand Council. The Grand Council elect representatives to the Supreme Council, and we have what is termed a district system, outside of Grand Council jurisdiction. Within a stated time prior to the meeting of a Supreme Council, the Supreme Councilor divides the country into districts, in which are held what are termed District Conventions. Each Subordinate Council within any given district elects representatives to those districts, or District Conventions, precisely as they do in the Grand Council jurisdiction, and those districts elect a representative to represent them in the Supreme Council. This is the way by which we derive our representation. Primarily, the Subordinate Councils have control of their own affairs, and elect their representatives as the case may be, to the Grand Council, or other body.

Q. Then every member of your order has a vote in the selection of members of the lower grades? A. Every one.

Q. How often do elections take place? A. So far as the Grand Councils are concerned there has been little variation. Sometimes we had an interregnum of a year, of a year and a half, sometimes a year. We have never been able to hold biennial sessions in California, but the Supreme Council holds biennial sessions. The Grand Council can meet whenever they choose.

Q. But is there any law fixing their time of meeting? A. They meet at certain times.

Q. How often? A. Once in two years; as often as the Supreme Council.

Q. The Subordinate Councils? A. We have a law like this requiring in the first instance that the officers be elected annually. There was considerable interest taken in regard to having the officers elected oftener, and four years ago it was discussed to elect annually, or every six months. I think in this jurisdiction all the Councils elect every six months.

Q. How can a man who has lapsed in his payments become a derelict member, and liable to expulsion? A. Our laws lay the assessment and allow them thirty days from the time the assessment is called, to pay. It becomes delinquent, and at the end of thirty days, if they do not pay, they are *per se* suspended; but, by paying any time within thirty days after that, it reinstates them, without any action of the body. If more than thirty days, and less than three months, then it requires them to be examined again before they can be reinstated.

Q. Examined by a medical man? A. By a Medical Examiner.

Q. How often are financial statements published? A. The Supreme Council publishes a financial statement; and, so far as the Relief Fund is concerned, there is a report—if you so term it—made by the Supreme Recorder that is printed upon the back of the assessment notice. You get a notice to-day, and they will show you the amount of money that had been received up to this day. Now, in the assessment due, they have the amount of money received since that time, and by following the receipts you get the entire statement of the fund, whole and continuous time. But, outside of that, there is a regular report published once in three months.



Q. The assessments levied upon the members of the subordinate lodges are sent to the Council? A. The Grand Council has nothing in the world to do with any Relief Fund. Those assessments are levied by the Supreme Council, that is, the Supreme Recorder is the officer, and notice is furnished to each individual member. The money, when the time arrives when it becomes due, is transmitted to the Supreme Treasurer. Now, the Grand Council has no jurisdiction in the world, nothing to do with the Relief Fund; that is entirely separate and outside the Grand Council; all they have to do is to attend to their own organization.

Q. Then the money paid in by individual members here, for instance, does not leave this State—I am alluding now to what I call the Insurance Fund—does it remain here in this State? A. Yes. We have a Supreme Treasurer; he is located at Washington City, and in order to accommodate and facilitate business, and as a matter of economy, we have an officer on this coast. He is practically a Supreme Assistant Treasurer, but he is not in fact; he is simply an agent of the Supreme body; that is Mr. Collins, of Oakland. Now, all premium moneys paid on this coast are sent direct to Mr. Collins, and for all claims that we pay drafts are given here and payable at the bank. That is an important point, and one which I wish to be fully understood, and I do not know that I can express it much better than the Supreme Treasurer has. He says here, for the information of any representatives who are not familiar with the safeguards thrown around this fund: "For the information of any representatives who are not familiar with the safeguards thrown around this fund, I may again state the method of handling the same. The checks, drafts, money, or express orders received by us are immediately stamped 'Deposit to the account of W. J. Newton, Supreme Treasurer O. C. F. Relief Fund,' and a deposit slip prepared containing items precisely as received from the Council sending them. A duplicate slip, signed by the Teller of the bank, is forwarded to the Supreme Recorder daily. At the time the amount is forwarded to me, notice that the same has been sent is mailed to the Supreme Recorder by the Council. The deposit slip can be checked by the notices in the Supreme Recorder's office. The day it is received in our office an official receipt is made out and forwarded to the Supreme Recorder for comparison and attestation, and by the Supreme Recorder forwarded to the Council. The same day I also send a postal card to the Treasurer, notifying him of the receipt of the money and giving the number of the official receipt forwarded to the Supreme Recorder. The money being deposited in the bank, as a special deposit, can only be paid out on the indorsement of the beneficiary named in the warrant, which is signed by the Supreme Councilor, and attested by the Supreme Recorder. The Supreme Treasurer simply accepts this warrant and directs the bank to pay it, and he has no control over the Relief Fund, except to receive and deposit it. The books of this office are balanced daily, and the bank balance must necessarily agree with those of the daily reports forwarded to the Supreme Recorder. A list of the warrants paid during the day is also forwarded, so that practically a settlement is had between this office, the bank, and the Supreme Recorder's office for the Relief Fund every day. The tabulations following show the exact amount received and deposited on any given day during the year. Deposits in the Eastern Division are made in the Second National and the Columbia National Banks at Washington, D. C., and in the Western Division, in the Anglo-Californian Bank of San Francisco, California." Now, then, the Council here will send their money to Mr. Collins. Mr. Collins reports to the Supreme Treasurer daily. The bank notifies him, and when a draft is drawn it has a—it is a peculiar one. It is drawn regularly by the Supreme Councilor, and deposited with the Recorder; and on the end is a place for the acceptance of the Treasurer, while the Treasurer, in case the warrant is paid over, cancels it. The warrant is sent to be paid over to the payee, and upon surrender of the Relief Fund certificate properly indorsed, the warrant is given to them in payment for it. Then it is sent out to the bank. Before the bank will pay it is necessary to have this acceptance of the Treasurer. In California it goes to Mr. Collins, and the Anglo-Californian Bank here won't pay a dollar without that. Under the arrangement made with the bank, they will pay it in no other form; and it places the Relief Fund money entirely beyond the power of the Supreme Treasurer to touch it in any way—he cannot draw it out.

Q. This of course applies to the Relief or Insurance Fund? A. Yes, sir.

Q. Then, with regard to your General or Expense Fund, have you got a Finance Committee to audit all claims? A. Yes, sir; we have a Finance Committee. That Finance Committee is one that examines and goes through a thoroughly exhaustive examination just immediately prior to the meeting of the Supreme Council, and they make their reports. In the interim we have an Auditing Committee. They have to audit every six months the entirety of the business.

Q. Are they salaried? A. They get a per diem and mileage while at work.

Q. How often are the accounts audited? A. The general audit is once in every six months.

Q. Are statements published regarding the receipts and disbursements of your Expense Fund and General Fund the same as of your Relief Fund? A. Yes, sir; that is to say, it does not follow the notices I speak of that go to each member, but each month there is a published statement of receipts from the General Fund.

Q. Are all claims paid by a warrant drawn upon the Treasurer? A. Yes.

Q. Can a dollar leave your treasury that is not paid out by a warrant? A. No, sir.

Q. Is that warrant numbered, and the purpose for which the warrant is drawn stated upon it? A. Yes, sir. Now, here is a paper; I could have brought some more, but did not think of it—here is a statement of the General Fund for the month of April. We can follow them up all the time; it is published regularly.

Q. I would like to get your views regarding the supervision by the State of fraternal, beneficial, and coöperative associations of a financial character; to what extent you think it would be well to have any State supervision or control. First, I may as well put it right in this way to you: Would you think it would be of advantage to have a law on our State books requiring all fraternal, beneficial, and coöperative societies to furnish periodical statements to some State authority? A. I think certainly that would result in good, and I cannot see how it would result in harm. I think the State should be patriarchal in its character, and look after its children. And in these days there are so many schemes you can't reach them—I don't know that we can reach them generally, but we can make their schemes much harder to them. I don't know how we can call it a supervision; I don't know how we can handle the matter; but to make them make financial statements regularly would be correct and proper.

Q. Do they require such statements anywhere at the present time? A. They do in the States of New York and Michigan.

Q. Does your organization furnish an annual statement? A. Yes; to the Commissioner of New York.

Q. To the Insurance Commissioner? A. Yes, sir. Here is an exhibit to the Commissioner of the Insurance Department of New York.

Q. What would be the good effect of obliging all fraternal and benefit organizations to furnish such statements as that to the Insurance Commissioner of this State? A. The effect would be to disclose their financial transactions, and financial men would be very soon able to tell which was a prosperous institution—that is, provided they make an honest statement.

Q. Do you say that well conducted and honestly conducted organizations would court examination of their financial position? A. They would court it, and they want it.

Q. And a thing of this sort would show the bad qualities of the dishonest ones? A. Certainly; it would show their weakness.

Q. To what extent do you think this supervision should go? A. I think it should go to the extent of being required to state their membership, and how many members they take; a statement of their assessments, the amount of money that they receive from them; the amount of deaths, or whatever liability may accrue against them; the amount of money that they received, and the amount of money that they paid out. We want some statistics with regard to the age of the parties also, of course, because a great deal depends upon that in the organization. Some receive members only to fifty years of age, and some of them run up to sixty-five. I think there should be statistics to give as full a description as can be of the membership.

Q. Do you think they should be required to give the General Expense Fund of the company as well as the Insurance and Benefit Fund? A. I think that is essential, because oftentimes that is a terrible place for a leak. Our General Fund, you understand, we get it from per capita tax, quarterly dues of the subordinate; and we have the supplies—all our books, etc., are published under authority, and are sold through the Supreme head to the Grand and Subordinate Councils, and that yields, of course, some revenue.

Q. Would you make any other suggestions, Judge, as to the best way to regulate or wholly suppress the bogus fraudulent benefit and mutual coöperative insurance organizations that we are flooded with at the present time? A. Well, I presume that the direct way would be to pass laws requiring certain things on the part of these organizations, and wherever they were deficient in complying with that law, then that there should be a law to have a penalty; it might be made a misdemeanor. Yet in order to get what we want, these statements, it might be an entering wedge to make those enumerate as to the way they are in practice; put the inspection of the company under an officer, and placing those organizations on the basis of life insurance companies. It would be hardly practicable to suppress them; the people want a thing like it. They hurled the Insurance Commissioner out terribly in Missouri; they did the same thing at the last election. The popular sentiment is in favor of these organizations, providing that they be conducted upon an honest basis, decidedly in favor of them. Therefore, when you come to talk about supervision, what we look upon as supervision is the right to go in and examine—reach—a life insurance company, and exact whatever the requirements of the statutes are.

Q. Then you would confine State control simply to the requirement— A. That they exhibit.

Q. To a statistical exhibit on the part of the organization? A. Yes. Then I would want a law that would provide penalties for making false exhibits.

Q. Suppose that exhibit should be below the estimated cost of honest insurance? A. That would not amount to anything. The penalty would be for making a false statement.

Q. Suppose there should be reason to suspect the truth of the statements made by the society, how would the State then have any means of insuring the truth, if they could not exercise supervision by going and examining the books? A. So far as the term supervision is concerned, that is susceptible of judicious—. I think this, that it would be folly to require a statement from an officer unless there was something that permitted you to find it was correct in case you had doubt. This is a matter which requires some little attention to get all the law necessary for it. My idea is that it ought to protect all our people—that is the idea—and yet I don't want to do it the same way as with a life insurance company. A life insurance company is a board corporation; I don't care how much mutuality they put into it, it is a corporation. But these societies are of the people, and all the people should have a say in them. But a corporation is a

Board of Directors, ten or fifteen. Take the great corporation of the Mutual Life; thirty-five men govern the whole thing for over one hundred thousand people; but with these organizations the membership have it in their power. Now, it is very difficult to make an arbitrary law to suit both. I don't know that I can make myself understood, but the idea is this: that it is beneficial to require a statement whereby we can see what they are doing; then to provide, if these societies make a false return, that they be punished for perjury, and have a law that authorizes some of our officers, if you have any doubt as to the returns, to make investigation, and I think, to familiarize it in the proper shape, that I meet the question fairly.

MRS. ANNIE E. EVANS.

Testified as follows:

COLONEL TOBIN: You are the Secretary of the Chosen Friends? Answer—Grand Secretary.

Q. You are the Secretary of one of the three grand divisions of the order? A. I am the Secretary of the California jurisdiction.

Q. How many subordinate lodges are there in your jurisdiction? A. We have one hundred and sixty.

Q. How many of these in San Francisco? A. Twenty-five.

Q. Do they embrace the entire coast? A. Yes, sir; and the State of Nevada.

Q. The Pacific Coast and the State of Nevada? A. Yes.

Q. What is the membership comprised of in your jurisdiction? A. In California and Nevada eight thousand four hundred members.

Q. Could you give us some figures relating to your jurisdiction, or regarding the amount disbursed, or any other statistics that you have in that line; further, with regard to the amount disbursed for insurance policies—in round numbers? A. That is collected by the Supreme Recorder; it is not segregated. Our money is deposited in the Anglo-Californian Bank, and is paid from it, but we have had often to overdraw and send for money to the East to pay the claims.

Q. It is not segregated by the State line? A. No. I cannot give you the exact figures. I can get it from the Supreme Recorder.

Q. If you please? A. The statistics relating to the State of California on death claims and disabilities? We pay a disability, and have an insurance of a member who becomes permanently and totally disabled.

Q. What amount is levied per capita for expenses? A. In the California jurisdiction \$1 per year on the business, and we pay the Supreme Council out of that 30 cents a year.

Q. That would leave for expenses 70 cents per capita? A. Yes. The order of Chosen Friends collects \$1 a year per capita from each member. We have yearly sessions of the Grand Council, and each Council is allowed representation, one for the territory and one for every one hundred members. We pay our representatives \$2 50 per day and pay their mileage. Their actual traveling expenses amounted at our last session, last April, to \$2,336. The Grand Councilor is allowed \$1,000 for his traveling expenses visiting Councils. He can delegate the Supreme Vice, or the Grand Secretary, or Grand Recorder to visit for him. I am the only salaried officer.

#### AMERICAN LEGION OF HONOR.

This order commenced business December 18, 1878. Headquarters, Boston, Mass.

#### I. INCOME DURING 1889.

Membership fees.....	\$9,280 00
Annual dues.....	16,275 82
Assessments.....	2,496,454 47
<b>Total paid by members.....</b>	<b>\$2,521,010 29</b>
Interest.....	18,750 66
Received from all other sources, viz.: sales of supplies, relief returned, fines, etc.....	22,730 02
<b>Total income during the year.....</b>	<b>\$2,562,490 97</b>
Balance of ledger assets December 31, 1888.....	270,951 86
<b>Total.....</b>	<b>\$2,833,442 83</b>

## II. DISBURSEMENTS DURING 1889.

Losses and claims .....	\$2,186,500 00
Relief advanced disabled members .....	60,435 91
(Total paid to members, \$2,246,935 91.)	
Salaries and other compensation of officers .....	9,150 00
Salaries and other compensation of office employes .....	11,314 00
Rent, \$1,500; taxes, \$112; advertising and printing, \$9,861 71;	
total .....	11,273 71
All other items, viz.: session, Supreme Council, supplies, etc.	21,885 82
(Total expense of management, \$53,623 53.)	
Disbursements during the year, deducted from from above total .....	\$2,300,559 44
Balance December 31, 1889 .....	<u>\$532,883 39</u>

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$532,883 39
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## IV. LIABILITIES.

Losses adjusted, due and unpaid (delayed claims account)...	\$55,000 00
Borrowed money .....	\$5,000 00
Interest accrued on same .....	86 86
	5,086 86
All other (not including contingent mortuary) viz.: bills held for approval of Finance Committee .....	1,176 06
Total actual liabilities .....	61,262 92
Balance, net assets .....	<u>\$471,620 47</u>
Number of deaths during 1889 .....	783
Total payments from organization to February 1, 1890 .....	\$15,482,735 51

## MEMBERSHIP JUNE 30, 1889.

Males .....	54,503
Females .....	7,290
Honorary .....	545
Total membership .....	<u>62,338</u>

From July 1, 1887, to June 30, 1888, twenty-two assessments were called, and in the following year twenty-four, making forty-six assessments during the two years.

The insurance business done by this order in California is as follows:

January 1 to June 30, 1889, 22 deaths. Paid beneficiaries .....	\$69,000 00
July 1 to December 31, 1889, 21 deaths. Paid beneficiaries .....	58,000 00
Total for 1889 .....	\$127,000 00
January 1, 1890, to June 30, 1890, 41 deaths. Paid beneficiaries .....	108,500 00
Paid death losses in California, from January, 1882, to June 30, 1890 .....	1,238,500 00

The following testimony relating to the plan and methods of business of the American Legion of Honor, was given before me by its Secretary, Mr. Charles O. Burton:

CHARLES O. BURTON.

Called.

COLONEL TOBIN: You are the Secretary of the American Legion of Honor? Answer—I am the Grand Secretary of the State of California American Legion of Honor.

Q. When was the American Legion of Honor organized? A. December 18, 1878. It was incorporated in March, 1879.

Q. Where was it organized? A. In the city of Boston.

Q. Was it organized for the same purposes and objects for which it exists at present? A. Yes, sir.

Q. Then it organized for both fraternal and coöperative objects? A. It is both fraternal and coöperative.

Q. What is the total membership at the present time? A. In round numbers, sixty-three thousand. There are sixty-two thousand and some fractions in the published list, and new members make up this sixty-three thousand. The membership in California on the first of July was three thousand two hundred and ninety-six.

Q. What are the benevolent objects of your organization? A. Primarily, it was organized for what you might call life insurance. We don't give it that name, however. For protection for members' families, that is what we call it; and it provides for a protection for from \$500 to \$5,000, to be given to members' families or relatives dependent upon them. If you want the others—there are other features connected with it that are not down on the plan, that were not on the original plan, but were not in force until recently.

Q. What are these? A. It is the payment of what they call the relief benefit in case of sickness or disability—a payment in the form of so much advance. I will explain that a little further on.

Q. You have given, then, the principal features. I would like to find the amount of assessment for each—that is, if you have no more to say in regard to the main features? A. That is all. I would say that the payment of death claims, or this protection, and also the payment of relief benefit, is made by assessment upon the members according to the age and amount, and assessments levied whenever the condition of the fund requires it to be replenished.

Q. Then the number of assessments is discretionary with the Supreme power? A. Yes, sir.

Q. No limitation in the by-laws? A. No, sir; no limitation.

Q. What is the usual number of assessments and the amount? A. Well, of course, they have ranged from the time of organization from five or six a year to twenty-four. In all these organizations, when they are new, the assessments will be comparatively low. The whole number of assessments from the first day of organization down to the first day of July, is one hundred and fifty-nine. All these figures are up to the first of July.

Q. How are the assessments graded; so much for one? A. According to age and amount.

Q. Will you tell us what those assessments are? A. Here is a copy of our laws that gives our assessments detailed. [Copy handed to Commissioner.]

Q. What amount have you paid out for life policies? A. The total amount paid out from the beginning up to the first day of July of this year is \$14,278,403.

Q. Do you know how much of that has been paid in this State; have you got the figures? A. I can't give them to you now. I have got them in my office. I would have got them had I known this. I can give it to you for the last two years.

Q. How many assessments were levied here for life policies in the last financial year? A. Twenty-four.

Q. The number of assessments levied by you is about the same as testified to by the Secretary of the United Workmen? A. They reach about the same. We have a Guarantee Fund which takes off a part of those assessments.

Q. You have a Guarantee or Reserve Fund; is that limited in amount? A. It is limited to \$500,000 by the laws of Massachusetts, under which it was incorporated.

Q. Under the laws of Massachusetts is it necessary that you should possess some Reserve Fund? A. On that I am not prepared to say. I know there is a law limiting it, if they have a Reserve Fund, but I do not know that the law requires it. There is a fund required by other States.

Q. How much of that Reserve Fund that is limited to \$500,000 have you at the present time? A. On the first of July, with accumulated interest, \$226,000; it probably now is \$250,000.

Q. That Reserve Fund applies only to life policies? A. No.

Q. You can draw for benefits? A. No; I will explain that Reserve Fund. That Reserve Fund is a perpetual guarantee for the payment of all policies of the order, or certificates as we call them. It is made up of 5 per cent of the assessments, left for the purpose in that fund. That fund is kept invested—perpetually invested—and when it reaches the sum of \$500,000 the surplus each year thereafter is divided pro rata among the members of the order who have been members five years and over.

Q. Are these certificates issued for any other purpose than for life policies? A. No, sir. Each certificate issued now, since a year ago last January, bears upon it the relief feature I have spoken of, and we can draw a certain amount in case of sickness or disability; otherwise it is payable at death. A member who holds a new certificate or old one, that is, having changed his old for a new one, holds a certificate. He can draw in case of sickness for a period not exceeding ten weeks in any one year, \$4 for each \$1,000 that the certificate calls for. He can continue to draw from time to time upon that certificate in case he is sick or disabled until he has drawn fifty weeks' benefit, or 20 per cent of the face of the certificate. Then he can draw no more. When his certificate matures by reason of the death of the member, the amount that he has thus drawn is deducted therefrom and his beneficiary receives the balance. That relief benefit is paid out of the same fund that the death claims are paid out of—the Benefit Fund.

Q. Do you make any payment out of that fund to a person who is permanently disabled? A. If he is permanently disabled, so as not to be able to follow his occupation, he can draw on the fund to the extent named, but not beyond that.

Q. But in the case of a person who has become blind or permanently disabled? A. He cannot do it.

Q. Is there any allowance made to any who attains say the age of 75? A. Nothing more than what I have named. When he draws his 20 per cent he can draw no more.

Q. Are the assessments raised in this State transmitted to a Treasurer beyond this

State? A. They are transmitted to the Supreme Treasurer in New York. They are transmitted direct to the Supreme Treasurer by the subordinates.

Q. Then in making payments of death policies, does not that indicate some delay in obtaining the money? A. No, sir. Death claims are paid in this way: When a member dies, the Subordinate Council makes out the certificates of death, as they are called, upon the proper blanks, and forwards them just as soon as they can after he is buried—he has to be buried before they can forward them—and when these drafts reach Boston, if there are no irregularities on them, they will send back the money—they are paid immediately.

Q. Are the payments on account of death policies made on a previous or anticipated calculation? A. Our assessments are levied not upon the death of any particular member; they are levied under the law. They are levied on the first of every month; that is a stated time for the levying of assessments. There may be one, two, or even three, if necessary; they are all levied at one time. They are levied whenever the balance in the treasury is below the sum of \$5,000, but by reason of having one assessment—one advance assessment in the treasury all the time—they don't have to wait until the assessments in the hands of the Subordinate Council there have been forwarded before they can pay a claim.

Q. In any case, an unusual death rate for instance, you can draw upon the Reserve Fund? A. Yes; that is the Emergency Fund, as we call it—a thing distinct from the Guarantee Fund. This Guarantee Fund and Emergency Fund are two different funds. The Emergency Fund is a fund equal in amount to one assessment for every member of the order; that is deposited in banks in the city of Boston, subject to call for immediate payment of death claims, and also to meet any sudden emergency that may arise in the case of epidemic. Our claims on this coast are paid inside of from twenty-five days to thirty days.

Q. What is the average rate of assessments, and when do they fall due; take the age of forty? A. That is very hard to answer. I can't give it to you without posting myself. I made an average here upon the total amount of money paid out, and I have averaged it at about \$1.40 per member each assessment; that will be on an average between \$500 and \$5,000. I cannot get that average on the different amounts. I would just state, if you want all the facts, we have altogether now in the two funds I have named, the Guarantee and Emergency Fund—they are, of course, unappropriated funds—in the Emergency Fund, \$111,000. Now, that money is deposited in fifteen or twenty certified national banks—twenty or twenty-five, I guess. No bank has a larger sum than \$50,000 at any one time, and that is the Bank of Boston, in New York, and that money is deposited under the direction of a Committee of Deposit of five of the first officers of the organization, together with the Chairman of the Finance Committee, and that money can only be drawn under the order of that Committee of Deposit. Then the Treasurer himself, on his personal check, or as Treasurer, cannot draw a dollar of benefit money from the bank. The Committee of Deposit is composed of the Supreme Commander, Supreme Vice-Commander, Supreme Secretary, Supreme Treasurer, and the Chairman of the Finance Committee. The Treasurer can only draw on the banks on his check—his only check by himself—against warrants that have been previously paid by the Boston Bank. He can draw his check to get those warrants back as his voucher, but he cannot draw a dollar of money. I state that to show the protection of the fund. That is the mode of doing business.

Q. Are the dues or fees that go to your Expense Fund, are they transmitted beyond the State? A. Where there are Grand Councils—there are some States where there are no Grand Councils—the Supreme Council levies a capita tax upon individual Subordinate Councils of \$1 a head for each member. They levy upon Grand Councils 20 cents a member, and that money is forwarded and goes into the Expense Fund, and is forwarded to the Supreme Secretary at Boston. The Grand Councils in this State now levy a capita tax of 90 cents on a member.

Q. Ninety cents a year? A. Ninety cents a year; yes, sir; and that goes to pay the expenses of the Grand Council, together with the capita tax that they pay to the Supreme. Subordinate Councils have dues to pay their current expenses.

Q. Then this per capita does not come out of the assessments? A. Not a dollar comes out of it; it comes out of the General Fund. The General Fund of the Subordinate Councils is made up from their dues, monthly or quarterly, and admission fees. That is the manner in which the General Fund of the Grand Council is made up, of the per capita tax levied upon the Councils, not upon the members, which they pay out of these dues, and sale of supplies and charter fees of new Councils organized. The General Fund of the Supreme Council is made up of the capita tax levied upon Grand Councils, and Subordinate Councils under their immediate jurisdiction, benefit certificates, sale of supplies, charter fees of Subordinate Councils, and now, in the Legion of Honor, the interest money on the moneys drawing interest. The interest on the daily balances of the Benefit Fund goes into the Supreme Council General Fund. The interest on the Guarantee Fund that is deposited goes to the credit of that fund in the way of the proceeds.

Q. About how much was the total per capita for the expenses of all the headquarters in your organization last year? A. I can give that to you for the last two years.

Q. For two years back—what was the Supreme Council's warrants in two years? A. For the last two years the total of expenditures was \$94,334 99. It is less than 2 per cent on the amount of the moneys handled. Beats any insurance company you can scare up.

Q. I want to see how much per capita that is; how many members have you? A. Say sixty-three thousand.

Q. In round numbers that would be \$1 50 for the two years? A. Yes, sir; in round numbers.

Q. In other words, 75 cents a year for the headquarters of all—Supreme, State, and Subordinate—for all headquarters? A. In this amount of \$94,000, recollect, comes the cost of printing the supplies which are printed and sold, from which they derived a profit that amounted to \$10,000.

Q. Which will include everything in the way of expenses? A. In the way of expenses, and all.

Q. Now, by deducting the price of supplies you will still lessen it? A. Yes; \$10,023 69 to be deducted from that \$94,000. Here is Council, \$3,938 95; that is really not an expense, because it is charged for it, the charge in here.

Q. I take it as a broad proposition that that is the amount of jurisdiction expenses, and the amount will be then about 75 cents per capita per year. How often do you publish financial statements of receipts and disbursements? A. The Supreme officers make reports to the Insurance Commissioners of four or five States every year on the first day of January—a sworn report. Then, there is a species of reports; they publish a financial statement on our assessment sheets, as they are called, of the condition of the Benefit Fund every month to the Subordinate Councils, and also to every member who desires to have information.

Q. All the money is drawn out by warrants drawn upon the Treasurer? A. Yes, sir. Then they make detailed reports to the Supreme Council that meets once every two years, for the two years ending the July previous.

Q. All moneys paid out by you, are they paid out by warrant drawn upon the Treasurer? A. Yes, sir; every dollar.

Q. This warrant gives the date of issue, the number of the warrant, the amount for which it is drawn, and the purpose for which it is drawn? A. Yes, sir.

Q. By whom is it signed? A. In payment of death claims the warrant is drawn by the Supreme Secretary, and signed by him and the Supreme Commander. The warrants are then forwarded to the Treasurers of the various Councils, to the Treasurer of the Council where it belongs, and by him it is handed over to the beneficiary or beneficiaries, as the case may be, and the certificate taken up; and in California those warrants are cashed by the Anglo-Californian Bank without any cost of exchange. Arrangements are made to have the banks do so, and they are glad to get them.

Q. Have you paid all claims against your organization in full from date of your establishment? A. Yes, sir; and every claim on the file is paid. I will give the status of the claims on the first day of January. Every claim is paid up to a certain date in the month prior to the issuance of an assessment, that is, every claim of which they have proofs on file, usually about ten days before the day of call for another warrant, or up to the twentieth of the month preceding the date of the call.

Q. What time elapses between the maturity of the claim and its payment? A. That depends on the distance from the headquarters in New York. There seven days.

Q. Here in California? A. From twenty-five to thirty days, where there are no delays by irregularity. There may be circumstances which make it longer. Sometimes they cannot get the proof quickly; the case may be a little complicated, and it may take up a longer time to make up the proofs. I think the quickest time of payment of a claim in California by our order has been twenty-four days. That was done at Hollister.

Q. And have claims for sick benefits to go through the same process? A. A similar process. They are sent to headquarters. Claims for sick benefits are paid every week, and claims are made up and sent in once every week.

Q. In case of a person falling sick who is rather poor, is it not rather non-beneficial? A. It may appear so; but where they are transacting business with a great many people, they have to keep one rule; and the first week in case of sickness it may be felt; but after the first week they come along regularly.

Q. Within the limit of ten weeks? A. Within the limit of ten weeks; yes, sir.

Q. You have not the figures with regard to the amounts paid out here for this State? A. No, sir; I have not them here. I can give them to you for the two years past. California, for the two years ending July 1, 1889, paid to the Benefit Fund \$322,819 18; it received from the same fund, \$318,500, which amount paid is a little more than \$4,000 more than it drew out. I can give you the full amount from the date of organization, but I have not got it here. Here is a list of banks that the funds are deposited in, of the Guarantee Fund, and here is a list of banks that the other business is transacted with.

Q. Now, would you explain the formation or construction of your society, in order to show its cooperative features in that regard? A. The society was first organized, as most of those societies are, by a few incorporators, who created themselves into a Supreme Council.

Q. How many were there in that Supreme Council? A. I think there were eleven incorporators. There might have been thirteen—eleven or thirteen. They immediately organized a Subordinate Council of the order and commenced business. Then, as the order grew in the various States, and when they got enough members under the law, they immediately organized Subordinate Councils all over the United States; and then, when they got enough members in the various States under the law, they organized Grand Councils; of which we have sixteen or eighteen—eighteen, I think—in the United States.

Q. How many subordinate lodges are there up to date organized, and Grand Councils? A. There must be at least ten, with fifteen hundred members.

Q. Then how are officers elected? A. In the Supreme Council?

Q. In all? A. In the first place, the officers of the Subordinate Councils are elected by the members of the order.

Q. How often? A. They elect once a year, but the law has been changed; that has not come into force yet. Then the Councils also elect representatives, one delegate from each Council to the Grand Council; and the Grand Council elects representatives to the Supreme Council in proportion to their number of members; we have in this State two. The Grand Council elects its own officers and committees, and the Supreme Council elects its own officers and committees. The representatives from the various States, and the Supreme officers and committees, form a Supreme Council.

Q. Who have the authority to amend the laws? A. The Supreme Council almost exclusively.

Q. Can they do it at any time? A. They can do it at their regular sessions.

Q. Or at special sessions? A. No; I think it can only be done at regular sessions.

Q. Only at regular sessions? A. Only once in two years.

Q. With regard to your stating the constitution and laws can be changed only once in two years—

MA. BURTON: Once in two years.

Q. (Continued): Is every member entitled to get a copy of the constitution and laws?

A. Yes, sir; we sell them by thousands in this State.

Q. Speaking as an individual member, would your society have any objection to a law being passed here requiring them to submit statements, the same as you are required to give at the present time in various States of the Union? A. Not in the least. I would say that we would rather favor it. I can say that individually.

Q. I mean as to the statistical information required to be given to the State officers? A. Last winter, before the Legislature, we said that we were not afraid of any reasonable laws that any State would pass, to comply with any reasonable laws; and they have complied with the laws of the State everywhere, even the laws in Missouri, which are pretty strict.

Q. Do you believe that any organization, doing business of a financial character, that does not publish, at least annually, a statement of its financial affairs, giving its receipts and disbursements, can be called truly a coöperative organization? A. That is a pretty hard question to answer. I can see how in one sense it may be actually coöperative, and yet not publish its reports. As a matter of policy, I should say it would be bad policy not to publish any reports.

Q. I am speaking of publishing it for the benefit of members; giving it to the members of the association? A. The same answer would apply.

Q. Can an organization be a coöperative association, doing business legitimately, and not publish its affairs for the benefit of members, at least once a year? A. Yes, I think I can conceive that such a thing can be done.

Q. Would you consider it a good coöperative association, to put it in that way? A. I would not consider it a good policy.

Q. Within that limit, do you think it could be done legitimately without publishing them at all? A. What I mean by legitimately is, that an association of its character may conduct its business legitimately and honestly and not publish their reports.

Q. No question about it; but I am asking: Do you believe it could be called a genuine coöperative association and not publish them? A. I think it could; I think it is within the range of possibility—no doubt about it. I say this as a general proposition, that any organization that handles the money of other people ought to publish stated reports for the benefit of the entire membership.

Q. Would you think it right of your organization to go on for more than a year without publishing stated reports for the benefit of members? A. No, sir; there would be a big howl if they did.

Q. Don't you think there should be a howl at any association pretending to be benefit and coöperative not publishing any report? A. I do so, most decidedly. I think the members are entitled to know.

Q. Do you think it wise to have a law on our State books that would compel societies to publish such reports? A. As a general proposition, I do. I don't want to go into details. As a general proposition, I do.

Q. What salaries are paid in your order? A. The only salaried officer in this State is the Grand Secretary. The representatives to the Grand Council receive a per diem and mileage. Supreme Council salaries are paid to the amount of \$17,850 01, and the Supreme Commander, the Supreme Secretary, the Supreme Treasurer, also the General Counsel (that is, the lawyer), receive salaries; all of those salaries amount up to \$17,850 01. The representatives from committees receive mileage and per diem for attending the session of the Supreme Council. In the matter of receipts for general expenses, there is \$19,432 08 interest on money received; \$3,326 fines (those fines are on Subordinate Councils that were suspended); \$33,536 03 for per capita tax; \$37,474 32 for sundries, principally sale of supplies receipts—that goes to make up that \$98,733 48, general expenses.

#### KNIGHTS OF HONOR.

This order commenced business, January 1, 1874. Headquarters, St. Louis, Missouri.



## I. INCOME DURING 1889.

Membership fees .....	\$18,645 05	
Annual dues .....	32,433 98	
Assessments .....	3,415,554 79	
Total paid by members .....		\$3,466,633 82
Interest .....		4,304 08
Received from all other sources .....		5,068 36
Total income during the year .....		\$3,476,006 26
Balance of ledger assets December 31, 1888 .....		27,171 31
Total .....		\$3,503,177 57

## II. DISBURSEMENTS DURING 1889.

Losses and claims .....	\$3,421,033 22	
Benefit certificates .....	736 20	
(Total paid to members, \$3,421,769 42.)		
Attorney's fees and court costs .....	3,136 87	
Clerks' salaries .....	10,043 00	
Interest .....	1,907 98	
Mileage and per diem .....	11,089 90	
Salaries of officers .....	10,300 00	
Rent, \$2,268 83; supplies, \$2,062 97; postage and printing, \$4,768 92; total .....	9,098 72	
All other items .....	11,193 14	
(Total expense of management, \$56,769 61.)		
Disbursements during the year, deducted from above total .....		3,478,539 03
Balance December, 31, 1889 .....		\$24,638 54

During the year 1889, twenty-five assessments were called to the Supreme Lodge, and there was collected on account of assessments, \$3,-415,554 79.

The following comparative statements for the years 1888 and 1889, show the aggregate membership, the additions and deductions on account of various causes, and the relative losses and gains as taken from the returns made by Grand Lodges:

## MEMBERSHIP—1888.

New applications .....	11,121	
Reinstated .....	4,254	
Total additions .....		15,375
Suspended .....	9,846	
Withdrawn .....	228	
Expelled .....	31	
Died .....	1,699	
Total deductions .....		11,804
Net gain .....		3,571
Total membership .....		126,170

## MEMBERSHIP—1889.

New applications .....	12,963	
Reinstated .....	4,026	
Total additions .....		16,989
Suspended .....	9,892	
Withdrawn .....	229	
Expelled .....	39	
Died .....	1,694	
Total deductions .....		11,854
Net gain .....		5,135
Total membership .....		181,305

## STATEMENT OF BENEFITS PAID.

Amount of benefits paid from organization to July 15, 1890 .....	\$31,131,034 26
Amount of 146 claims paid since .....	282,000 00
Total amount of benefits paid to August 15, 1890 .....	<u>\$31,413,034 26</u>
Membership, July 1, 1890, 134,666.	

*Knights of Honor in California.*

The total number of members on December 31, 1889, was as follows:

Honorary members .....	4
Beneficiary members .....	4,193
Total .....	<u>4,197</u>

The total number of members on December 31, 1888, was as follows:

Honorary members .....	5
Beneficiary members .....	4,108
Total .....	<u>4,113</u>

Showing for the year an increase in membership of eighty-four.

An abstract of the finances of subordinate lodges for the year ending December 31, 1889, shows:

Cash in treasury and invested December 31, 1888 .....	\$20,119 03
Cash received during the year 1889 .....	36,145 33
Total cash received, in treasury, and invested .....	<u>\$56,264 36</u>
Disbursed for relief .....	\$855 40
Disbursed for sick benefits .....	4,636 66
Disbursed for general expenses .....	26,748 82
Transferred to Widows and Orphans' Benefit Fund .....	118 10
Total .....	<u>32,358 97</u>
Total amount invested and cash on hand December 31, 1889 .....	\$23,905 39
Amount invested .....	15,846 15
Balance cash on hand .....	<u>\$8,059 24</u>
Total amount invested and cash on hand December 31, 1889 .....	\$23,905 39
Total amount invested and cash on hand December 31, 1888 .....	20,119 03
Showing for the year a gain of .....	<u>\$3,786 36</u>

The average age of the members who died in this jurisdiction during the year was, at the time they joined the order, about 44½ years. At the time of death, about 52½ years. The average duration of their membership was seven years, eleven months, and twenty-four days. The total amount they paid into the Widows and Orphans' Benefit Fund during their membership was \$13,329 80, an average of \$256 34½ each.

Since the organization of this Grand Lodge four hundred and sixty-seven brothers have died in this jurisdiction. Of that number, seven were half and four hundred and sixty were full-rate members, thus entitling their families to a total of \$927,000. During their membership they paid into the Widows and Orphans' Benefit Fund \$60,326 95, which is an average of a fraction of a cent less than \$129 18 each.

During the year twenty-five assessments have been called into the treasury of the Supreme Lodge. These assessments were from No. 242 to No. 266, inclusive; for deaths No. 12,845 to No. 14,571, inclusive, showing the number of deaths assessed for throughout the order during

the year to have been one thousand seven hundred and twenty-seven, of which number fifty-six were half-rate, and one thousand six hundred and seventy-one were full-rate members, thus entitling the beneficiaries of our deceased brothers to a sum total of \$3,398,000.

The Widows and Orphans' Benefit Fund is under the exclusive control of the Supreme Lodge, and all assessments are sent by the subordinate lodges direct to the Supreme Treasurer, and a full account of it with each lodge is published in the printed proceedings of that body; however, following my usual custom, I herewith submit a summary of said fund, as compiled from the semi-annual reports of the subordinate lodges in this jurisdiction for the year:

Balance in subordinate lodge treasuries on December 31, 1888 .....		\$4,914 67
Amount received during the term ending June 30, 1889 .....	\$56,519 20	
Amount received during the term ending December 31, 1889 .....	61,097 05	
		<u>117,616 25</u>
Total cash on hand and received .....		\$122,530 92
Amount paid to Supreme Treasurer during the term ending June 30, 1889 .....	\$56,358 25	
Amount paid to Supreme Treasurer during the term ending December 31, 1889 .....	60,672 77	
		<u>117,031 02</u>
Leaving balance in treasuries of subordinate lodges December 31, 1889 .....		\$5,499 90

The order provides for full rate, \$2,000; half rate, \$1,000, or quarter rate, \$500. The rate of assessment for a full-rate member, between the ages of eighteen and forty-five years, is \$1; half-rate, 50 cents; quarter-rate, 25 cents. From forty-five to fifty years of age the assessments are graded according to age.

The money raised by assessments is placed in the Widows and Orphans' Benefit Fund, and is used only for payment of death losses, all the expenses of the order being paid by monthly dues, the amount of which each lodge fixes for itself, but which must not be less than 25 cents per month. The lodge, out of its General Fund, pays to the Grand Lodge a per capita tax of such amount as said Grand Lodge may designate, and the Grand Lodge pays to the Supreme Lodge a per capita tax of such amount as the Supreme Lodge may designate. By this means all expenses of the order are paid, thus leaving the Widows and Orphans' Benefit Fund to be used only for the payment of death losses.

A subordinate lodge may, if it so determines, provide in its by-laws for the payment of weekly sick benefits, and many lodges do pay sick benefits.

In this State, since the institution of the Grand Lodge (March 24, 1880), there have been reported four hundred and sixty-seven deaths to December 31, 1889. Their beneficiaries received nearly \$1,000,000.

Each member of the order is expected to pay two assessments per month without special notice.

Following is the testimony of C. H. M. Curry, Secretary of the Grand Lodge of the Knights of Honor of California:

The order has both fraternal and coöperative features. The payment of sick benefits is discretionary with subordinate lodges, and funeral benefits are also discretionary. Funds are collected by assessments, amounting to about two assessments per month. During the yellow fever spreading in the South in 1878, assessments were increased for a short period to meet the extraordinary demand, but there was no complaint nor difficulty in collections. Sufficient money is always on hand to meet all losses as they occur. The assessments, since our organization, have averaged about sixteen per year.

was first started as a social club in Louisville, Ky., in 1873. The originator was one Demeray, a writing master. It now has a membership throughout the country of one hundred and thirty thousand, of which number twenty-seven thousand reside under the jurisdiction of the Grand Lodge of which I am Grand Reporter. There have been fourteen thousand one hundred and seventy-one deaths, and \$27,769,534 paid out in benefits and death losses. The California Grand Lodge was organized in May, 1880, and now has four thousand two hundred members. There have been four hundred and forty-eight deaths.

There are three degrees or jurisdictions in the order—Subordinate, Grand, and Supreme Lodges. There are two funds, one to pay death losses and sick benefits, or insurance losses; the other to pay expenses. The funds are kept by the Supreme Treasurer in St. Louis, where the head officers are located. Every detail of expenditure is faithfully recorded and accounted for. For each expenditure, however trivial, a warrant is drawn, stating for what it is required. (Witness showed the various forms and blanks used in the transaction of business and making reports.) In levying assessments, the Supreme Reporter makes an order by direction of the Supreme Lodge, based on an estimate of the anticipated losses from all causes during the coming year. Bogus endowment and fraternal orders have not injured the Knights of Honor order to witness' knowledge, though no doubt persons have been prevented from joining legitimate fraternal orders by them. Witness thought it would be well to regulate by law the business of all associations pretending to be coöperative and fraternal. The Knights of Honor would not object to making a periodical report to the State Insurance Commissioner, or to any officer designated by law. He might object to keeping a reserve, or providing a Guarantee Fund, deeming it best to keep the reserve in the pockets of the members, as being a safer place than under the control of officers. The piling up of losses seems as a temptation to officers; witness thought it was the most objectional feature of old line insurance, and accounts in part for the organization and growth of fraternal coöperative associations and societies. The representative feature prevails from the bottom up. Each member has equal voice in management.

#### ANCIENT ORDER OF UNITED WORKMEN.

Founded October 27, 1868.

Total number of lodges in 1889 was 3,859. Total membership in 1889 was 231,923. Net increase in number of lodges over 1888 is 181. Net increase in membership over 1888 is 15,298. Total number of members in good standing, July 31, 1890, is 241,882.

#### INCOME FOR 1889.

Fees and dues .....	\$343,677 30
Assessments .....	4,180,596 18
Total income.....	<u>\$4,524,272 48</u>

#### EXPENDITURES FOR 1889.

Losses paid (insurance) .....	\$4,153,768 28
Expenses paid .....	348,939 21
Total.....	<u>\$4,502,757 49</u>

Certificates of insurance in force 1889, 231,923; certificates of insurance in force July 31, 1890, 241,882. The death rate per one thousand was 9.13. The total number of deaths for 1889 was 2,049—an increase of 12 over 1888.

The total disbursement for insurance, or for Beneficiary Fund for 1889, exceeded that for 1888 by \$168,680 09.

Total number of deaths in the order from its organization in 1868 to the end of the fiscal year in 1889, a period of nearly twenty-one years, was 14,368, and the total amount paid for insurance upon same amounted to \$28,393,816 38.

The report of the Supreme Recorder shows a decrease in the death rate of the order from 972 in the year 1888, to 913 in the year 1889.

The average assessments of all the lodges shows an increase from 18 $\frac{1}{4}$  in 1888, to 19 $\frac{1}{4}$  in 1889.

## CALIFORNIA GRAND LODGE, ANCIENT ORDER OF UNITED WORKMEN.

## MEMBERSHIP.

Membership January 1, 1890.....	18,769
Membership January 1, 1889.....	18,687
Net gain in 1889.....	82
Number admitted in 1889.....	1,247
Number died in 1889.....	200
Number rejected in 1889.....	173
Average death rate per 1,000.....	10.69
Average age of members.....	39.75
Average age of those who died in 1889.....	47.29
Total number admitted up to January 1, 1890, from organization in 1879.....	28,221
Total number of deaths up to January 1, 1890, from organization in 1879.....	1,574
Total losses from all other sources.....	7,878
Leaving a total membership as above.....	18,769

## FINANCIAL STATEMENT.

*Total amount of moneys received from all sources in the Grand Recorder's office, from the beginning of the Order in California, to January 1, 1890.*

In the Beneficiary Fund.....	\$3,137,853 00
In the General Fund.....	184,120 77
On the yellow fever call.....	8,861 91
On the nine relief calls.....	52,193 22
For Mrs. Luckey, as donation.....	843 80
For J. J. Upchurch, as donation.....	993 45
From the Degree of Honor.....	117 00
Grand total.....	<u>\$3,384,983 15</u>

*Income for 1889.*

Total amount received in Beneficiary Fund for the year 1889.....	\$403,107 00
Total amount received in General Fund for the year.....	19,592 70
Total amount received on Relief Call No. 9.....	8,119 00
Balance on hand January 1, 1889, Beneficiary Fund.....	933 00
Balance on hand January 1, 1889, General Fund.....	2,076 29
Total.....	<u>\$443,827 99</u>

*Disbursements for 1889.*

Paid by warrants on Beneficiary Fund.....	\$403,000 00
Paid by warrants on General Fund.....	18,826 31
Paid by warrants on Relief Fund.....	8,119 00
Total disbursements.....	<u>429,945 31</u>
Balance on hand January 1, 1890.....	<u>\$3,882 68</u>

The following excerpts, taken from the report of the Grand Recorder, will show the condition and prospects of the order in California:

From the organization of the Grand Lodge of United Workmen in California in the autumn of 1877, to the close of the year 1889, we had collected and disbursed from this office on account of deaths occurring in this jurisdiction and elsewhere, as we were by law required, or to fulfill our fraternal obligations, the enormous sum of \$3,189,757 93. This money—nearly every cent of it—has gone where it was most pressing needed, and few of our members feel that they are any poorer because of the amount they have individually contributed towards swelling this glorious record of benefaction. We gather little by little from far and near, and then in sums of \$2,000 we disburse it again to the beneficiaries of our deceased members, who in nearly all cases have necessity for the immediate disbursement of the same, either to meet present wants or to invest for future income, so that this money goes out again into the channels of industry and trade. Thus we see that the A. O. U. W. is not only an inestimable blessing to the widow and the orphan, but a powerful agency in the distribution of wealth and money among the people in general wherever it exists.

Next, I wish to call your attention to the fact that during the year just past our gain in membership has been very small indeed. It must be apparent to every one who stops to consider, that to succeed we must constantly advance. Stop our increase in numbers and our average age at once increases; this of course increases the risk, and consequent—

the amount of our assessments. Last year the jurisdiction of Massachusetts only levied twelve assessments; we, twenty-two.

Our death claims, counting from April 1, 1889, to April 1, 1890, reach an aggregate of two hundred and thirty-seven—eighty-seven of these losses being since December.

The following is a synopsis of the testimony given by H. G. Pratt, Grand Recorder:

This order was established on the twenty-seventh day of October, 1868, for the purpose of providing for the living, burying the dead, and to create a Beneficiary Fund by levying assessments. Its objects are twofold, both fraternal and coöperative. As in the case of the K. of L., the subordinate lodges can provide in their by-laws for sick benefits. The struggles and trials of this order are both pathetic and interesting. During the yellow fever epidemic the losses were heavy, and involved, temporarily, the order in a mess of trouble. This was owing to the need of a provision in the constitution of an epidemic assessment. Eventually, however, by dint of perseverance and liberality of the members, every debt was paid. The general order is composed of the Supreme, Grand, and subordinate lodges. The Supreme, as head of the order, has rituals, etc. The Grand Lodge is over each jurisdiction, while the subordinate lodge pays all death losses, bears all debts of itself, and carries out all the fundamental principles laid down by the Supreme Lodge. Each subordinate lodge must collect a certain number of assessments annually, then, in case of losses over and above all assessments, it can call on the Supreme Lodge for assistance. Each lodge must collect its own assessments. The Grand Recorder is the person who determines the number and amount of extra assessments, which are due on the tenth of the month, and delinquent on the twenty-third, and unless paid, the subordinate lodge is suspended. All assessments are for \$1. and levied at the average rate of twenty-three in a year. A member of a subordinate lodge has until the twenty-eighth of each month to pay. Each assessment raised \$18,000, which pays nine deaths. Reports of receipts and disbursements in detail are furnished the Grand Recorder monthly, and a Finance Committee is appointed by the Grand Master to examine the books, who are paid very liberally and better than all other officers. All claims are liquidated by warrants. A rotary Contingent Expense Fund is set apart for stamps, telegrams, etc. Twenty-four dollars is all that is required to carry an insurance of \$2,000, and all such debts are passed on by the Grand Master and Grand Recorder, instead of the Finance Committee, who, in case of a dispute or difference of opinion, is referred to a meeting of the Grand Lodge. A semi-annual per capita tax of 75 cents per year is levied annually. The lodges usually pay \$75 out immediately, to defray expenses of death of a member. All the moneys are paid out by warrants drawn by the Recorder, and approved by the Finance Committee. Every lodge is the recipient of a detailed statement from the Supreme Lodge, of the condition, passed work, receipts, and disbursements of the lodges. The Finance Committee are under the surveillance of a Board of three Trustees, whose duty it is to see that the Finance Committee do their duty. The Grand Receiver is under bonds to the extent of \$30,000, and the Grand Recorder \$15,000. Only 10 cents on each member is sent to the Supreme Lodge, while the K. of L. send all the receipts to headquarters. The average time, from the death of a member to the payment of his benefit, is forty days, although it is on record where benefits have been paid in twenty-six days.

I am of the opinion that looking into the abuses of endowment and bogus coöperative organizations was a proper move. I do not think the A. O. U. W. would object to furnishing a proper State officer with a statement of business periodically. A law establishing a Commissioner for this purpose would be a good one, and would drive out those societies which do not dare publish financial statements. Endowment and bogus fraternal associations, in my opinion, are detrimental to the business of legitimate fraternal organizations.

#### THE WORKMEN'S GUARANTEE FUND ASSOCIATION.

This association was organized in San Francisco, October, 1879, and only incorporated January 12, 1880. The principal object of the association is to give an additional protection of \$1,000 to families of those belonging to the Ancient Order of United Workmen, thereby securing to them \$3,000, instead of only \$2,000, from among the members of the same fraternal society.

To become a member of the association, if the applicant is a male, he must be a member in good standing in some subordinate lodge of the A. O. U. W., in sound bodily health, and under fifty years of age.

If the applicant is the widow or wife of a member of the A. O. U. W. in good standing in his lodge, she must be over eighteen and under fifty

years of age, and the application must be indorsed by a respectable physician, who has previously made a medical examination of the applicant.

To pay the sum of \$1,000 to the widow or families of a deceased member, an assessment of \$1 is levied upon each surviving member of the association, but when there is in the treasury a surplus of \$1,000 to the credit of the Beneficiary Fund, then no assessment shall be levied until such surplus is exhausted.

The members are individually notified by postal card of all assessments, and have twenty-eight days from date of notice in which to pay the same before becoming delinquent. The association is governed by a Board of Directors, elected annually by the members, and whose services are gratuitous; and, like the A. O. U. W., is more self-sustaining. The Secretary and Treasurer are the only two officers who receive pay for services rendered, and are both under bonds for the faithful performance of their duties. The Executive Committee directs all expenditures, and the Finance Committee audits and approves all bills before they are ordered paid.

#### INCOME—1889.

Balance to credit January 1, 1889 .....	\$2,467 20
Assessments collected during 1889 .....	37,262 00
Total .....	\$39,735 20

#### DISBURSEMENTS—1889.

Death losses—paid 36 deaths .....	\$36,000 00
Commission on collection of assessments .....	1,952 35
Total paid out .....	37,952 35
Balance to credit .....	\$1,782 85

During the year 1889 thirty-six death claims were paid, of \$1,000 each.

During the ten years of its existence this association has paid in insurance \$163,000, which was raised by the levy of one hundred and eight assessments, of \$1 each. There were twenty assessments levied in 1889.

The following is a report of the testimony given by E. N. Reading:

This order was organized ten years ago, to give to each member of the A. O. U. W. in good standing the privilege of insuring for an additional \$1,000. This is just a side issue, though joined to the A. O. U. W. During the last ten years the average assessment has been \$10 per year. All the assessments and disbursements are precisely identical to those of the A. O. U. W., and as testified to by Mr. Pratt, no debts are paid unless audited by the Finance Committee, and a thorough itemized document is rendered. The wives and widows of members only are eligible for membership. All officers are elected by the members, and in case of the absence of a member, he has the power to vote by proxy. The chief officers, Secretary and Treasurer, are under heavy bonds—\$2,000 for the former, and \$5,000 for the latter. No person over the age of fifty years is eligible for membership.

#### ANCIENT ORDER OF FORESTERS.

Headquarters, Chicago, Ill. The order commenced business October 1, 1876.

This order has for its main object the relief of brothers in sickness and distress, and the payment of funeral expenses, etc. An Endowment or Insurance Fund has also been established. The by-laws relating to this fund are as follows (Art. 50):

**SECTION 1.** There shall be in connection with and under the exclusive jurisdiction of the High Court a fund to be known as the Endowment Fund, having for its object the payment, upon the death of a member thereof, a sum not exceeding \$2,000, to the nominee or nominees, widow, children, or other next of kin or legal representatives of such deceased member as may be entitled thereto; and also for the payment to a member of the fund a portion thereof upon the disability of such member during his lifetime, as hereinafter provided; upon condition, however, that up to the time of the member's death or the disability, he shall have in all things conformed to the laws, rules, and regulations governing said fund.

**SEC. 2.** The membership of said fund shall consist of four classes and be unlimited as to number, as follows, viz.: First class, \$500; second class, \$1,000; third class, \$1,500; fourth class, \$2,000.

## I. INCOME DURING 1889.

Membership fees.....	\$1,338 38
Assessments.....	30,399 00
Total paid by members.....	\$40,737 38
Balance of ledger assets December 31, 1888.....	4,443 82
Total.....	\$45,181 20

## II. DISBURSEMENTS DURING 1889.

Losses and claims.....	\$41,226 75
(Total paid to members, \$41,226 75.)	
Salary of Secretary.....	500 00
All other items.....	926 95
(Total expense of management, \$1,426 95.)	
Disbursements during the year, deducted from above total.....	42,653 70
Balance December 31, 1889.....	\$2,527 50
Total number of members insured in the Endowment Fund, 2,538.	

MEMBERSHIP AND FINANCIAL CONDITION OF ANCIENT ORDER OF FORESTERS OF AMERICA,  
FOR YEAR ENDING DECEMBER 31, 1889.

Number of Courts.....	651
Number of members.....	59,669
Expenditures, 1889:	
Sick and funeral.....	\$168,649 77
General management.....	175,845 05
Other payments.....	32,281 58
Balance in funds December 31, 1889.....	345,802 13

## CALIFORNIA FORESTERS.

Number of Courts or Lodges.....	40
Number of members.....	5,224
Expenditures for 1889:	
Sick and funeral.....	\$16,588 00
General management.....	25,541 00
Other payments.....	3,851 00
Balance in funds December 31, 1889.....	47,254 00

## ROYAL ARCANUM.

Commenced business June 23, 1877. Headquarters, Boston, Mass.

## I. INCOME DURING 1889.

Membership fees.....	\$27,666 50
Annual dues.....	31,749 91
Assessments.....	2,158,309 76
Total paid by members.....	\$2,217,726 17
Interest.....	4,217 10
Rents.....	333 30
Received from all other sources.....	11,457 98
Total income during the year.....	\$2,233,734 55
Balance of ledger assets December 31, 1888.....	159,226 68
Total.....	\$2,392,961 23



## II. DISBURSEMENTS DURING 1889.

Losses and claims .....	\$2,146,526 00
(Total paid members, \$2,146,526 00.)	
Commissions and fees to agents .....	5,909 90
Salaries of managers and agents .....	1,325 89
Salaries and other compensation of officers .....	20,375 91
Salaries and other compensation of office employes .....	12,257 64
Rent .....	2,528 26
All other items .....	23,259 44
(Total expense of management, \$65,657 04.)	
Disbursements during the year, deducted from above total .....	\$2,212,183 04
Balance December 31, 1889 .....	\$180,778 19
Number of Councils June 1, 1890 .....	1,264
Membership June 1, 1890 .....	103,626

## PROGRESS OF THE ORDER.

YEAR ENDING DECEMBER 31.	Members at end of Year.....	Benefits Paid During Year.....	Deaths During Year.....	Death Rate per 1,000 of Average Membership.....	Assessments Paid During Year.....
1877 .....	1,386				
1878 .....	7,675	\$33,000	21	5.21	6
1879 .....	17,300	171,000	58	4.64	8
1880 .....	25,572	277,500	99	4.62	7
1881 .....	33,148	552,000	190	6.47	10
1882 .....	40,029	673,500	237	6.48	10
1883 .....	47,749	900,000	285	6.49	10
1884 .....	53,816	1,067,500	380	7.48	11
1885 .....	60,957	1,258,500	430	7.49	12
1886 .....	70,823	1,512,000	522	7.86	13
1887 .....	79,362	1,940,500	648	8.62	14
1888 .....	87,724	2,024,700	689	8.25	14
1889 .....	97,992	2,146,526	725	7.60	13

Total amount of death benefits paid by the order, from its institution in June, 1877, to May 1, 1890, \$13,472,578 20, or at the rate of over \$1,000,000 a year.

One remarkable feature about the Royal Arcanum is its low death rate. This is accounted for by the fact that its rules for the admission of members are more stringent than some others of the fraternal insurance associations, and applications are obliged to undergo a strict medical examination.

The following table showing the membership, number of deaths, and rate per thousand of seven fraternal societies for the year 1889, compiled by Dr. Richardson, of St. Louis, Missouri, is corroborative of the foregoing statement:

	California.	Total in the United States.
<b>A. F. &amp; A. M.—</b>		
Membership .....	15,125	610,253
Number of deaths .....	266	8,984
Rate per 1,000 .....	17.5	14.7
<b>I. O. O. F.—</b>		
Membership .....	26,457	583,906
Number of deaths .....	365	6,296
Rate per 1,000 .....	13.8	10.7
<b>A. O. U. W.—</b>		
Membership .....	18,728	229,269
Number of deaths .....	200	2,049
Rate per 1,000 .....	10.67	8.9+
<b>K. of H.—</b>		
Membership .....	4,149	129,673
Number of deaths .....	51	1,628
Rate per 1,000 .....	12.3	12.5
<b>Royal Arcanum—</b>		
Membership .....	112	86,987
Number of deaths .....		667
Rate per 1,000 .....		7.6+
<b>A. L. of H.—</b>		
Membership .....	3,296	62,303
Number of deaths .....	96	735
Rate per 1,000 .....	14.5+	11.7+
<b>K. and L. of H.—</b>		
Membership .....	762	51,071
Number of deaths .....	8	529
Rate per 1,000 .....	10.5+	10.3+
<b>Combined aggregate statistics of seven fraternities—</b>		
Total membership .....	65,629	1,794,459
Total deaths .....	986	22,349
Rate per 1,000 .....	15.2	12.4+

The death rates per one thousand of these seven fraternal societies for 1889 are in the following order:

Royal Arcanum .....	7.6
Ancient Order of United Workmen .....	8.9
Knights and Ladies of Honor .....	10.3
Independent Order of Odd Fellows .....	10.7
American Legion of Honor .....	11.7
Knights of Honor .....	12.5
Ancient Free and Accepted Masons .....	14.7

The membership of the Royal Arcanum in California, as compared with other States, is very small. On December 31, 1889, there were only five Councils, with a total membership of two hundred and sixteen. Amount paid for assessments during the year, \$3,610 63.

The following testimony regarding the Royal Arcanum was given before me by J. M. Lenhart:

J. M. LENHART.

Called.

COLONEL TOBIN: You are a member of the Royal Arcanum? Answer—Yes.

Q. When was that organization organized? A. It was established in 1877.

Q. Where? A. In Boston, Massachusetts.

Q. It is a fraternal and coöperative association? A. A fraternal and coöperative association.

Q. What are the main objects of the Royal Arcanum? A. To unite fraternally all white persons of any denomination in religion, and making provision for a Benefit Fund for death of \$1,500 or \$3,000.

Q. Issues a life policy, if we may call it so, for \$1,500 or \$3,000? A. Yes.

Q. What are the conditions of membership and of obtaining either one or the other? A. The membership is equalized all through. It is simply a matter of judgment on the part of the member whether he carries \$1,500 or \$3,000.

Q. What is the assessment? A. The rates of assessment vary according to age.

Q. About the average rates; take it at forty years, what would it be? A. \$20 06 for \$3,000 at forty years of age, or half of that for \$1,500.

Q. How many assessments are levied during the year? A. The highest rates of assessment paid any one time have been as high as fourteen in one year; that is, up to January, 1889. We have had so far nine assessments this year, and the assessments coming the fifteenth of this month, making about thirteen this year, I suppose. The assessments, of course, were none the first year.

Q. How many members have you in your organization? A. About ninety-three thousand members at the present time.

Q. Do you know the membership in California? A. I cannot give you the exact amount. There is one Council in San Francisco, one in San Luis Obispo County, and one in Los Angeles.

Q. What is the amount paid out for policies in your organization? A. I cannot give you the exact figures. We have just had a Supreme Council meeting, and have not the statistics of it yet.

Q. Are there any other benefit features besides death benefit or life insurance policy? A. Nothing except the funds that the various Councils adopt within themselves, but nothing in general. The Supreme Council allows the Subordinate Councils to have a sick benefit if they so desire, but if there is an appeal from an investigation, it goes to the Supreme in case of any dispute. For instance, a case in the Court yesterday was decided adversely to the claimant of the \$300—adjudicated against him, as he had not lived up to the laws.

Q. Are the assessments paid in California transmitted to the Supreme headquarters? A. Yes; is remitted to Boston; or, in other words, there is one of the assessments collected in the Subordinate Council held in that Council until called for by the Supreme Council.

Q. About what are the expenses of admission to the Royal Arcanum? A. In the neighborhood of \$11, with the exception that one of the assessments is paid into the Council when the member is initiated.

Q. Is the structural plan of your organization somewhat similar to those detailed here? A. It is a branch of the Knights of Honor, and the American Legion of Honor is a branch of this—a branch of both.

Q. You have the Supreme— A. We have the Supreme, Grand, and Subordinate. We do our business entirely with the Supreme direct. We pay \$6 a year for the purpose of running expenses of the Subordinate Councils, and a per capita tax to the Supreme Council.

Q. Is not that rather high compared with the other organizations? A. No; it is the same.

Q. Why, it was testified here that it amounted to only 75 cents? A. But it amounts to only 80 cents in our order to the Supreme. But I say to run the Subordinate Council we collect \$6 a year from the members; that goes to pay the hall rent, the Secretaries' salaries, and all other subordinate salaries. For instance, in this order we pay the Secretary \$7 50 per month, and pay the Clerk \$5 per month—\$12 50 per month—and we pay the hall rent, which amounts to about \$10 per month. The hall rent, the supplies required, paper, and postage stamps, come out of the General Fund, which is in all orders the same.

Q. As to the admission of women as members in your order you admit? A. Only males.

Q. Do you pursue about the same system of receipts and disbursements as testified to by the others? A. Yes; most or all the orders are similar in that line. There is a little change in its members, and so forth, but the general routine of business is about the same.

Q. Yours is like the Knights of Honor? A. We are a little more careful than the Knights of Honor. The Knights of Honor amount to one hundred and thirty thousand; the Royal Arcanum, ninety-three thousand; and the American Legion of Honor to sixty-three thousand.

Q. I would like to get your opinion, Mr. Lenhart, about the best way to suppress the fraudulent or bogus associations. A. I consider there should be a law passed for the protection of members that would work.

Q. Requiring, for instance, that all should submit statements? A. Undoubtedly.

Q. And show that they were coöperative associations in reality and not sham? A. Yes. The reason for my expression of that is that I have had a great deal of experience.

Q. I would ask your opinion: Would you believe that a society would be truly coöperative that did not publish at least annual financial statements of its affairs? A. I should not.

Q. Would you consider a society to be genuinely coöperative that did not enable all the members to have a voice in the making of its laws and in the selection of its officers? A. I should not. I consider it proper that every member has a proper interest and a proper way of getting at it.

Q. Do you think it is a good thing for a society that there should be changes in its administration—that it would not be for the benefit of a society to have the same set of administrators perpetually hold office? A. Undoubtedly not. They would get into a certain groove, a certain class of officers, and they would get dictatorial.

Q. Have we not some sham fraternal organizations here? A. Well, from my judgment and the experience I have had in societies, I would say there are.

Q. Some of the fraternal organizations here, of course, are not national in character or extent; they are purely local bodies? A. Local affairs, and gotten up by several parties.

Q. By professional organizers? A. That is my opinion.

Q. Do you believe that such sham organizations are detrimental to the genuine coöperative societies? A. I do.

Q. For the reason that the public cannot discriminate? A. The public has not sufficient time to inquire properly into these matters, and the break of any one of these sham associations affects any society that does business with good intentions.

Q. Are there not associations here now nominally fraternal that were originally proprietary companies; that were formed in the first place as private and afterwards changed and became fraternal? A. Yes.

Q. Do you think it was done with a good object? A. I think it was done with a good intention in one case. I am speaking of the knowledge I have of one organization. The intention was honorable by those who started it, and it became too large, and they could not handle it. Some people got hold of it and ruined it.

Q. How many organizations are you connected with? A. Six of them.

Q. Do you believe any genuine organizations would have any objection to furnishing an annual statement? A. None whatever. It is more benefit to get it before the public than take it away.

Q. Do the genuine fraternal organizations have any objection to having their fraternal affairs made public? A. None whatever. I will explain to this effect; it is only one purpose of it. The only one objection would be if parties wanted to go into the secret working of the order; there is some little secret matter, but the only secret in it is the secret pass word.

Q. You object to irritating supervision, but you don't object to giving a statement of your books of membership and financial affairs? A. None whatever; it is a benefit to us.

Q. You court, then, investigation? A. Yes; in all orders of which I am a member. In fact, we spend money every year letting the public know what this order is. Here, for instance, is a book that costs us \$25.

Q. The membership of the Royal Arcanum is not very strong in California compared to what it is in other States? A. It is not for the reason that the constitution of the Royal Arcanum does not permit us to make a large charter membership, while other societies do. There has been an attempt to get into the Royal Arcanum as organizers, and we have prevented it, knowing they would not be well disposed members. We are not anxious to take any members, unless they are a good healthy risk.

Q. What is the limit of membership? A. Fifty-five years.

#### KNIGHTS OF PYTHIAS (ENDOWMENT RANK).

Commenced business, November 1, 1877. Headquarters, Chicago, Illinois.

##### I. INCOME DURING 1889.

Membership fees .....	\$7,015 00
Assessments .....	588,705 35
Total paid by members .....	\$595,720 35
Interest .....	2,284 29
Received from all other sources .....	1,331 73
Total income during the year .....	\$599,336 37
Balance of ledger assets December 31, 1888 .....	30,567 76
Total .....	\$629,904 13

##### II. DISBURSEMENTS DURING 1889.

Losses and claims .....	\$513,658 00
(Total paid to members, \$513,668.)	
Salaries of officers .....	2,500 00
Salaries and other compensation of office employes .....	3,636 17
Rent, \$876; taxes, \$45; advertising and printing, \$2,359 21; total .....	3,280 21
All other items .....	13,922 60
(Total expense of management, \$23,338 98.)	
Disbursements during the year, deducted from above total .....	536,906 98
Balance December 31, 1889 .....	\$92,907 15

The order of the Knights of Pythias was instituted, like most of the fraternal orders, for the care of the sick and distressed, the relief of the destitute and needy, the burial of the dead, the providing for the widow and orphan. Thirteen years ago the system of life insurance was added to the foregoing objects by the creation of the endowment rank in the order.

Total number of lodges of the Knights of Pythias in California, 1889, one hundred and forty-nine, with a membership of ten thousand two hundred and eighty on December 31, 1889.

Total receipts of the order in California for 1889 were \$332,656 71; total expenditures of the order in California for 1889 were \$153,992 17. These expenditures were for the relief and burial of brothers, and the relief of widows and orphans. Amount on hand December 31, 1889, \$178,664 54.

In the Endowment Rank (life insurance) March 31, 1890, there were six hundred and seventy-three members in California who had policies in force, amounting to \$1,436,000. Total amount paid for assessments in California was \$161,166. Total amount received for insurance policies in California was \$210,498 85. In other words, the beneficiaries of deceased members of the order in California received nearly \$50,000 more than had been paid in for assessments.

The Endowment Rank of this order pays death losses, in sums of \$1,000, \$2,000, or \$3,000, upon the death of members, to the beneficiary named in the certificate issued, after proofs of death have been properly filed. The assessments are levied monthly. This feature is under the direct control of the Supreme Lodge of the order, the Grand Lodge having no connection with it whatever.

#### KNIGHTS AND LADIES OF HONOR.

Organized in Kentucky, December, 1877. Headquarters, Indianapolis, Indiana. Total membership May 31, 1889, fifty-eight thousand nine hundred and fifty-nine. Total benefits paid, \$4,040,547 95. .

There are two classes of insurance in this order, known as Department A and Department B Relief Fund. Department A has four divisions: 1, \$500; 2, \$1,000; 3, \$2,000; 4, \$3,000. Department B: half rate, \$1,000, and full rate, \$2,000. All persons initiated into this order enter it as social members. After this they may, at their option, make application for participation in the Relief Fund. No member can hold more than one certificate in a department, and may hold one in each department; but in this case the amount of the two certificates shall not exceed \$3,000. All moneys received from assessments in Department A are pooled to pay the deaths occurring therein, and the same is true in Department B. If a great emergency should ever arise calling for more than four assessments in any month in either department, then the additional assessment, which shall be common upon both departments, will be applied to the relief of the department requiring it. Assessments are levied on the first of every month. No person under eighteen nor over fifty years of age can become a member of the Relief Fund. A fee of \$1 is charged.

Total receipts Department A for two years ending August 10, 1889.....	\$1,110,410 80
Total disbursements Department A for two years ending August 10, 1889..	1,091,250 00
Balance in treasury August 10, 1889 .....	<u>\$28,289 98</u>
Total receipts, same period, Department B.....	\$287,384 50
Total disbursements.....	<u>281,250 00</u>
Balance in treasury August 10, 1889 .....	<u>\$6,114 50</u>

The membership in California June 30, 1889, was one thousand two hundred and thirty-nine. The members in this State paid for assessments for the two years ending August 10, 1889, as follows:

Department A.....	\$21,002 10
Department B.....	12,235 90
Total.....	\$33,238 00

And received from:

Department A.....	\$15,000 00
Department B.....	7,000 00
Total.....	\$22,000 00

As reports are published only biennially, no later statistics are at hand.

#### YOUNG MEN'S INSTITUTE.

Organized February 15, 1883. Headquarters, San Francisco.

This order receives as members young men between eighteen and forty.

Amount of insurance, \$500. Assessments of 50 cents are levied when required. Sick benefits of \$7 per week are also allowed.

Total number of members June 30, 1889 .....	7,632
Number of members in California .....	6,231
Number of members in Nevada.....	192
Number of members in Oregon.....	244
Number of members in Washington.....	196
Number of members in Montana.....	163
Number of members in New Mexico.....	26
Number of members in British Columbia.....	68
Amount in treasuries at last report.....	\$29,881 91
Amount of receipts.....	79,596 19
Amount of disbursements.....	80,515 09
Amount in treasuries June 30, 1890 .....	28,963 01
Amount of sick benefits paid.....	18,532 00
Average cost to each member.....	2 64
Amount of death benefits paid.....	24,675 00
Average cost to each member.....	3 50
Number of members relieved.....	697
Average amount of sick benefits paid.....	\$27 00
Average receipts per member.....	11 37
Average disbursements per member.....	11 52

Six death assessments were levied during the year ending July, 1890.

Total number levied since organization, twenty-three.

#### YOUNG LADIES' INSTITUTE.

This association for young ladies is an offshoot of the Young Men's Institute, and is similar in its aims and objects. As it has been organized but lately, it is too soon to publish statistics concerning it.

#### YOUNG MEN'S CATHOLIC UNION.

Organized December 1, 1887. Headquarters, San Francisco.

This association is almost similar in its aims and objects to the Young Men's Institute.

Number of members September 1, 1890.....	1,144
Total insurance paid.....	\$7,129 50
Amount of insurance paid to beneficiaries.....	500 00
Amount of death assessments.....	50

## IMPROVED ORDER OF RED MEN'S ENDOWMENT FUND ASSOCIATION.

Organized July 30, 1880. Headquarters, San Francisco.

This organization is neither connected nor affiliated with the well known Order of Red Men, and is purely a local fraternal insurance association. The total number of members is one hundred and fifty. Paid for insurance on eighteen deaths since date of organization, \$2,768 18.

The object of this association is to establish a fund, from which shall be paid the amount of one assessment (less 10 per cent for working expenses of the association) to the widow or orphans of a deceased member of this association, or such person or persons as said member may have designated; and any member of this association living to the age of seventy-five years, having paid all of his assessments, shall receive the amount of one assessment (less 10 per cent).

The Improved Order of Red Men had 88,442 members in the United States on July 31, 1889.

Receipts for the year ending July 31, 1889 .....	\$654,074 60
Disbursements for relief of members July 31, 1889.....	149,648 70
Disbursements for relief of widows and orphans.....	4,560 67
Disbursements for burial of dead.....	40,700 68
Disbursements for tribal purposes.....	257,424 10
On hand.....	326,242 85

The membership in California June 30, 1890, was 2,474.

Paid for relief and other expenses year ending June 30, 1890.....	\$21,476 50
Assets June 30, 1890.....	80,267 48
Cash on hand previous year .....	\$5,800 26
Cash received during year .....	50,762 18
Total receipts.....	\$56,612 44
Disbursements during year.....	38,129 13
Cash on hand June 30, 1890.....	\$18,483 31

## COÖPERATIVE INSURANCE SOCIETIES IN EUROPE.

Under the English law the officers of friendly and beneficial societies are required to file with the Registrar of Friendly Societies annual reports of the condition of the organizations with which they are connected.

The membership of these societies is composed almost exclusively of wage earners—mechanics, artisans, and the like—and the figures show that the condition of the British workingman is very much superior to what it was twenty or thirty years ago.

There were twenty-four thousand five hundred friendly societies registered according to law in England and Wales for the year 1888; nine hundred in Scotland, and four hundred in Ireland, making a total of twenty-five thousand eight hundred for the United Kingdom.

Some of these are called "collecting societies," because the insurance, or benefit assessments, are collected by an agent employed for the purpose, who goes around from one member to another and collects the amounts due.

While there are thus only fifty-two collecting societies, as against about twenty-six thousand friendly societies, the membership of the fifty-two societies amounts to about one half of the whole twenty-six thousand, and the collective funds to about one third of the whole. That is,

the total membership of the collecting societies only, amounts to over three million, of whom about half are estimated by the Chief Registrar to be adults. In addition to these three million really separate assurances against death only, are the Industrial Assurance Companies, with a total of persons assured of about nine million up to 1886. There are now affected about fourteen million persons, adults, and infants, being an increase of at least two million since 1886. There also exists a not precisely ascertained number of unregistered societies, or clubs, carrying on similar business within the ten-mile limit of Section 30 of the Friendly Societies Act, 1875. Of the forty-seven collecting societies in England, four, viz.: the Royal Liver, with one million two hundred and eleven thousand two hundred and fifty-nine members, £382,606 premium income, £153,612 cost of management, and £951,997 assets; the Liverpool and Victoria Legal, with one million three thousand seven hundred and eighty-seven members, £358,828 premium income, £174,599 cost of management, and £533,519 assets; the Royal London, with, on December 31, 1886, four hundred and forty-eight thousand six hundred members, £147,991 premium income, £69,400 cost of management, and £167,434 assets; and the Blackburn Philanthropic Burial, with one hundred and twenty-three thousand six hundred and twenty-four members, £22,938 premium income, £4,478 cost of management, and £80,659 assets—have over 90 per cent of the whole membership, and possess over 88 per cent of the total funds. Mr. Ludlow, the Chief Registrar, adds:

Eight other societies have over ten thousand members; and these twelve—the four over one hundred thousand, and the eight over ten thousand—include nearly 98 per cent of the members, and over 87 per cent of the funds.

And he points out as

Remarkable that between 1880-1887 the membership of the four large societies of over one hundred thousand members increased by about 52.75 per cent, and the funds by nearly 66 per cent, while the membership of the eight societies, with between ten thousand and one hundred thousand members, only increased by close upon 5 per cent, and their funds actually decreased by over 2 per cent. So that virtually the largest societies are working out, to a great extent, the next largest.

In Scotland there are five societies, of which only three are important—the Scottish Legal Life Assurance Society, with nearly four hundred thousand members, and with £220,000 funds; the Aberdeen and Northern Friendly Society, with twenty-seven thousand six hundred members, and £22,534 funds; and the City of Glasgow Friendly Society, with eighty-two thousand members, and £75,000 funds. There are fourteen assurance companies, doing collecting industrial business within Section 30 of the Friendly Societies Act, 1875, with, at last valuation returns, eight million nine hundred and eighty-two thousand five hundred and fifty policies issued; premium income, £4,181,852; cost of management, £1,855,463, of which £1,146,265 was paid as commission to collectors; with total assets: life assurance funds, £5,982,601, and capital, £293,251.

One company, the Prudential, transacts three quarters of the entire business done by the fourteen companies; and its business is so rapidly increasing that, while on December 31, 1886, it had in force six million nine hundred and sixty thousand nine hundred and ninety-nine policies out of the eight million nine hundred and eighty-two thousand five hundred and fifty above mentioned, it had on May 31, 1889, according to the evidence of the manager, Mr. Dewey, eight millions of policies in



existence; the weekly premiums amounting to £65,000, and the annual premiums to £3,350,000.

Of these eight millions, he stated that over two million policies were on the lives of children under ten years of age. The average weekly payment on each of these eight millions assured is 1½d, which, as it precisely agrees with the sworn average of the Royal Liver, will probably be the fair average to be taken on each of the industrial assurances, amounting as a total number, adding together friendly societies and companies, to about fourteen million.

As illustrating the extraordinary growth of the Prudential industrial business, it may be mentioned that in 1871 the number of its policies was eight hundred and twelve thousand two hundred and eight, about one tenth of the present number; its annual premium income was £288,221, a little more than one twelfth of its present premiums.

When a policy has been in force over five years, and the assured is over twenty-one years of age, the Prudential grants a free policy, if applied for by the assured.

#### INSURANCE SOCIETIES FOR THE BENEFIT OF WAGE EARNERS.

Of all classes of society, workmen and minor employés, who should, above all others, derive benefit from the advantages of life insurance, profit the least from them.

Why? It is certainly not because they do not appreciate their usefulness; for a long time past the truth of the scientific principle on which life insurance is based has been recognized and admitted, even by those who do not understand it, and it is not mistrust which keeps employés from insuring.

The employé seldom or never insures, because he cannot pay the high premiums demanded by the companies, and besides he cannot engage to pay them at the date rigorously fixed for their falling due.

Life insurance companies have established their tariffs to suit a rich class of customers, or enjoying at least a certain competence. These tariffs allow an extra premium, which is returned to the insurer in the shape of benefits; an extra charge easily borne by the usual class of customers, but which, added to the general expenses, bring up the price of premiums to a rate inaccessible to workmen.

The obligation to pay premiums at a fixed period is again one of the reasons which keep workmen from insuring; the sums placed aside with difficulty to meet the premiums being often, between the maturity of each, absorbed by unforeseen expenses, or employed in providing for the family during a stoppage of employment.

Life insurance, also, on the workman constitutes what is called a "bad risk," on account of the hygienic conditions under which he lives, and the accidents to which he is exposed at his work.

Life insurance on the workman can thus only be effected by a company specially founded in view of it, having tariffs established according to the risks to be taken, and collecting the premiums in weekly payments.

The Prudential, the English company already referred to, is, perhaps, the most perfect type of this class of insurance. It insures workmen by premiums varying from 2 cents to 25 cents weekly, or an average of \$46 per each policy, which is, it must be admitted, insufficient to place the

family above want. The danger to these companies of petty insurance is, that to attract customers and receive weekly premiums, they must undergo considerable expense, which must be provided for when establishing tariffs, and results in that, for a fixed premium, the employé receives a policy which is of much less value than that granted, for the same premium, when insuring in companies whose customers are recruited from other classes of society.

This question of petty insurance, as it is called, has received the attention of more than one Government; and, as far as 1864, Mr. Gladstone presented, and had voted on by the British Parliament, a law creating a State life insurance, granting policies the maximum of which was \$500.

The operations of this State insurance have always been limited enough, but it has fulfilled its intended rôle, remedying the frauds or imprudences of friendly societies of the time, of which two hundred and sixty-nine out of two hundred and eighty-three, founded from 1850 to 1860, have failed.

In France, the Government established in 1868 an "Insurance in case of death," the maximum of sums insured on one person being \$600. This law grants considerable advantages to approved mutual benevolent societies; it permits them to grant insurances called collective, contracted for one year only by a special tariff.

This system of collective insurance is an actual encouragement, a prize in reality, granted to the mutual benevolent societies.

#### THREE REFORMS IN INSURANCE.

Three reforms in insurance are receiving attention abroad, which merit the attention of Americans, who certainly lead the world in devising insurance schemes, and, in turn, in patronizing them. There is no country where the insurance business has become more prosperous than in the United States. There is no country where insurance is offered in so many varying forms and at such varying prices; in fact, the leaders in the best schemes of insurance in England and France are Americans. Strange as this may appear, some of the most remunerative branches of our great old line companies are found in London, Paris, and other European capitals. The South American insurance business in United States companies is also large, and is constantly growing, so that the ramifications of our great insurance companies may be said to extend throughout the world.

The three innovations that have been contemplated abroad are governmental life insurance, by which the Government undertakes the business, not, as in Germany, for the working classes alone, but for the masses, as has been successfully done in Australia; insurance without medical examination, as is done in Vienna, and as is just being done in Great Britain; and the offering of special inducements for women to take life insurance. Governmental insurance in New Zealand, according to a department report, has been continued since 1870. It was then established for the first time, and was the first institution of the kind ever attempted in the world. Everybody predicted its failure, and yet from the beginning it has proved to be so successful that in less than twenty years the number of policies has grown to over fifty thousand, with an outstanding insurance of nearly \$50,000,000. Not only this,

but it is proved to be the cheapest life insurance, as well as the safest, that could be offered. The State guarantees every policy, so that there can be no failure to pay, no matter how widespread death and disease might be.

The Government's responsibility is ample to meet every emergency. More than that, the insurance is provided for a strong, vigorous, and healthy nation. In spite of the tremendous advantage which the Government thus enjoys in the insurance business, it does not monopolize it. Various other insurance associations exist, and curiously enough, they flourish, because governmental insurance has made the business extremely popular and quite profitable. Competition between private companies and the Government leads to larger offers by the former, and people take policies under both systems. The closeness of the competition is a guarantee of the security even of the private corporations. With all the difficulties under which a foreign company would be expected to labor in New Zealand, it is noticeable that some of the largest old line companies of the United States, including the Equitable and the New York Life, have prosperous general agencies in that country, and find themselves able to hold their own against all comers.

It may be useful in this connection to notice the principal advantages offered to policy holders by the Government Insurance Association of New Zealand, which is the first British colony that has, by special legislation and exceptional attractions, stimulated the growth of those self-dependant and provident habits that lie at the root of the life assurance system. These advantages may be briefly stated as follows:

1. The inviolable security offered to the assured, the payment of every policy being guaranteed by the colony under a special Act of Parliament.

2. The division of profits, the whole of which are, by law, to be divided amongst policy holders only, who thereby enjoy the advantages possessed by members of mutual companies, in addition to that of having the security of the colony for the payment of claims. The first quinquennial investigation showed a profit of over £12,000; and the investigation which took place on June 30, 1880, showed the surplus funds to amount to £77,595; but of this sum, £56,000 was divided amongst policy holders.

3. The low scale of premiums comes next in order. The premiums are as low as the non-participating rates in other offices, and yet they entitle the policy holders to a full share of the profits that may accrue.

4. Policies contain no restrictive conditions as to voyaging, trade, or occupation, and are indisputable and unchallengeable after five years' duration, if age has been admitted.

#### GOVERNMENT INSURANCE IN GERMANY.

In Germany the Government undertakes to insure the lives of workmen receiving low salaries, and it does so by exacting a very small bonus from their wages. The insurance amounts to little, but a little goes a great way in countries like Germany, where poverty is widespread, and where the poor think themselves well off when they get fresh meat to eat more than once or twice a week. Such a system would not be accepted in the United States, or in any Republic. It is centralising the Government, giving it too much of the paternal form, and therefore

repugnant to the feelings of free men who are willing and able to care for themselves. In a country like ours it would be simply placing a premium on idleness and pauperism. That it does not do so in Germany is owing to the rigid enforcement of social laws and the oppressive measures resorted to to restrain the viciously inclined, young and old.

In the English Foreign Office report on this subject, are given the following interesting data and figures. The scheme, when complete, will embrace compulsory insurance against sickness as well as accident; so far, however, it has only been extended to the latter. The report just issued sums up the result of the operations of the Imperial Insurance Bureau for the year 1885, and we learn that the number of persons insured was three million seven hundred and twenty-five thousand, and the premiums paid amounted to \$3,095,000, being based on the wages received by each workman. The premiums are contributed by the employers, according to the number of employes engaged and the nature of their occupation, being a higher or lower percentage, according to the risk involved. The management is divided between the State authorities, representatives of the employers, and those of the workmen, and subdivided into numerous committees and arbitration courts to decide upon the claims. The payments for accidents amounted to \$425,000, and for administration, to \$580,000; \$70,000 were paid for expenses outside of ordinary management, and a reserve was commenced by laying by \$1,350,000. The number of accidents for which claims were allowed was one hundred thousand one hundred and fifty-nine, of which two thousand seven hundred and sixteen were fatal, and in respect of which relatives to the number of five thousand nine hundred and thirty-five received relief.

#### LATEST RETURNS FROM BRITISH SOCIETIES.

From late returns of the British benefit societies to June 1, 1890, the following facts are gathered:

The report of the Manchester Unity of Odd Fellows shows a membership of six hundred and fifty-two thousand, and an increase of receipts over expenditures for the year ending last month of no less a figure than \$1,247,275. The Surplus Fund of the same organization reaches the astounding figure of \$37,500,000, to say nothing of another \$500,000 that has been lent out at interest to members to enable them to go into business on a small scale for themselves.

The juvenile branches of the same order have a membership of fifty-seven thousand, and a Reserve Fund of \$307,000. The Ancient Order of Shepherds paid out last year for sickness, \$68,000; for funerals, \$80,000; for medical aid, \$45,000; for distress, \$6,000; carried over a clear balance of \$25,000, and has a total Reserve Fund of \$1,650,000. The Hearts of Oak has a membership of one hundred and forty-two thousand. During the year the influenza epidemic cost it \$85,000. Its gross receipts were \$1,400,000, and its Reserve Fund amounts to \$4,946,000.

There are twenty-five thousand members of the Sons of Temperance, and they have managed to save \$55,000. Another friendly society is the Free Gardeners. They have a membership of fifty thousand, spent \$280,000 last year on sickness and funerals, and boast of a surplus of \$720,000. Then there is the Independent Order of Odd Fellows, with

a membership of fifty-three thousand nine hundred and eighty-four, receipts last year of \$1,010,000, and a Reserve Fund of \$3,000,000.

These figures tabulated show that but six out of the numerous friendly societies of the country—and not counting those with which the miners, agricultural laborers, and other immense departments of labor are connected—carry an actual cash balance above all liabilities of nearly \$55,500,000.

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## CHAPTER II.

### ASSESSMENT COMPANIES—PROPRIETARY ASSESSMENT INSURANCE ASSOCIATIONS.

I shall now take up the second class of assessment insurance associations, generally known as "mutual." As a general rule, it will be found that, although ostensibly coöperative, they are in reality corporate or proprietary in their management. In the form of application for membership a clause is generally inserted by which the applicant gives his proxy or right to vote to the Directors of the association in the event that he is not present to vote.

In the case of one of these associations the applicant is asked to give his right to one individual Director named. As all the members are supposed to sign this form of application, the result is that they shift the burden from themselves and place the management in the hands of the Directors, who are enabled by a continuation of the same methods of getting proxies to perpetuate their term of office. If this perpetuation of power should fall into the hands of good men, it insures the stability and success of the enterprise; otherwise, the usual train of folly, extravagance, and disaster follows.

All associations of this character should be compelled by law to make periodical statements of their condition and business to the State Insurance Commissioner, and should be subject to his jurisdiction like other insurance companies. It is a mere subterfuge, which deceives no sensible person, that they can transact business in this State without doing so under cloak of the provisions of Section 451 of the Civil Code of California. If in New York and other States such associations are subjected to State supervision, why not in California? It is an injustice to old line insurance companies that such an anomalous state of affairs should exist. Several of these mutual companies have expressed a willingness to be placed on the same level in this regard with the old line companies. It is only those that have reason to dread investigation that would oppose such amendments to our present insurance laws as would oblige all insurance companies, without distinction, to report to the Insurance Commissioner.

That there is necessity of the passage of some bill regulating the mutual insurance companies, is shown by the fact that at the eleventh annual dinner of the National Convention of the Assessment Associations, held at St. Louis in October, 1886, the following report was adopted:

In nearly every State it is possible to organize companies without requiring any evidence of stability, or even of purpose to transact business honestly, thus leaving an open door for the entrance of organizations to do business under a form of law, and yet follow a disreputable, or what is generally known as "wild-cat" insurance. Many of such companies have been organized, and are proving to be a burning disgrace—a shame—a

blight upon the business of assessment insurance, and steps should be taken to prevent this. \* \* \*

*Resolved*, That the Committee on Legislation formulate a bill embodying the first section of the Pennsylvania law relating to the conditions to be complied with before a company can do business, and the general provisions of the Massachusetts law.

As no reports of the condition or business of said companies have, for the reasons stated, ever been published in any official report in this State, I have collected the following statistics relating to those now doing business in San Francisco:

#### NORTHWESTERN MASONIC AID ASSOCIATION.

The Northwestern Masonic Aid Association of Chicago, Illinois, organized in 1874, has a branch office at San Francisco. Like many other similar associations throughout the United States, it is Masonic only in name, having no connection or affiliation with the order of Free and Accepted Masons. Only Masons in good standing are eligible to office in the association, and Masons are admitted to membership up to fifty years of age. The limit for others is forty-five.

The members are divided into divisions, known as "Division A," limited to \$2,500 benefit; "Division B," limited to \$5,000 benefit; "Division C," limited to \$1,000 benefit; and "Division D," limited to \$1,500; but none of which shall be limited in membership. Those aged from twenty-one to thirty years inclusive, shall be included in the first class; those thirty-one to forty inclusive, in the second class; those forty-one to forty-eight inclusive, in the third class; those forty-nine to fifty-five inclusive, in the fourth class; those fifty-six and upward, in the fifth class. And upon the death of a member, each surviving member of the same division shall be assessed as follows, viz.: Members of the first class, 80 cents; second class, 95 cents; third class, \$1 15; fourth class, \$1 70; fifth class, \$2 85; and such sums in addition thereto as may be required to meet any tax which may be imposed upon the same by the laws of the State in which the member resides.

The number of members in the association on December 31, 1889, was twenty-five thousand and eighty-five.

Total income during 1889 .....	\$1,638,429 54
Total disbursements during 1889 .....	1,569,321 24
Balance on hand December 31, 1889 .....	347,068 80

Number of policy holders in California is five hundred and fifty-five.

#### MASONIC MUTUAL AID ASSOCIATION.

Another so called Masonic association, called the Masonic Mutual Aid Association of the Pacific Coast, after operating about five years, is rewriting the policies of its members under the name of a new organization evolved from the former, and called the Fraternal Life Association. According to the fourth and last annual report of the Masonic Mutual Aid, the volume of business transacted was very light, the amount received during the year 1888 for assessments, etc., being \$20,257 95, and the amount paid to beneficiaries, \$17,337 28.

## COVENANT MUTUAL BENEFIT ASSOCIATION.

The Covenant Mutual Benefit Association of Galesburg, Illinois, has established an agency, and is now doing business in this State. Originally none but Odd Fellows were admitted to membership, but, like the Northwestern Masonic Aid and similar associations, it has found it expedient to widen its plan, and admit all persons otherwise eligible without restriction. It insures both sexes, limiting the age at sixty years of Odd Fellows, their wives and widows, and at fifty-five years to all outside this order. It commenced business in January, 1887.

Total income for the year 1889.....	\$969,701 59
Total disbursements for the year 1889.....	910,408 02
Balance on hand December 31, 1889.....	441,110 13

On August 1, 1890, the Covenant Mutual had two thousand seven hundred and four members in California, and up to that date had paid to beneficiaries \$178,375. During the year 1889, out of this sum \$48,875 39 had been paid.

## MUTUAL RESERVE FUND LIFE ASSOCIATION.

The Mutual Reserve Fund Life Association of New York, organized in 1881, transacts business in California.

Total income during 1889.....	\$3,108,595 33
Total disbursements during 1889.....	2,549,700 18
Balance, assets December 31, 1889.....	2,512,588 96

No statistics furnished regarding business in California.

## FIDELITY MUTUAL LIFE ASSOCIATION.

The Fidelity Mutual Life Association of Philadelphia lately established an agency in California. It began business in said city January 1, 1879.

Total income during 1889.....	\$412,000 83
Total disbursements.....	365,062 36
Balance December 31, 1889.....	255,515 38

No statistics of business in California, as the association has only just commenced.

## THE HOME BENEFIT OF SAN FRANCISCO.

The Home Benefit Life Association of San Francisco is an excellent type of the mutual or assessment plan of life insurance. It was established in 1880 and reorganized in 1885, and from small beginnings has now reached a position where success is assured. Its growth has been steady and healthy. The number of members is two thousand five hundred and three; and the total income from assessments last year (1888) amounted to \$135,335 85.

One third of the sum received from assessments is placed in the Reserve Fund, which now amounts to over \$40,000. It belongs to the members, and is returned to them at certain fixed intervals. Here lies one of the chief points of difference between the old line company methods and the new mutual or coöperative. In the former a large pro-

portion of the premiums paid by the insured went to swell the Reserve Fund. In the latter Reserve Funds are not allowed to reach large proportions, but are regularly distributed among all the members entitled to a share.

The plan of the Home Benefit in this regard is to place all the members joining in any one year in the same series, like the plan of building and loan associations. One third of the assessments paid by each of these members is placed to his credit in the Reserve Fund of that year or series. At the end of five years all that has been paid into the Reserve Fund by each of the members of that series is paid back to him with accumulations from interest and lapses. He can get this amount in cash, or allow it to be used in the reduction of future assessments.

Consequently the Reserve Fund mainly consists of the one third assessments of members for five years. Not one dollar can be taken from this fund for expenses or other purposes.

The only condition under which it can be touched is for temporary application to the Mortuary or Death Benefit Fund, if a death rate in excess of the normal should occur; and this is a wise precaution, for a cardinal principle of such associations should be the prompt payment of death losses. The amount so taken, however, must be returned to the Reserve Fund as soon as collected. This periodical division of the Reserve Fund, with its profits, enables the persistent member to apply his pro rata of said fund towards reducing his insurance as he grows older. The fact of being entitled to such a distribution, or dividend, every five years, is in itself a strong inducement to the insured to continue their payments and not forfeit what they had already paid in.

Another excellent feature in the Home Benefit is economy of management. The expenses of management in this association for the past year was 14 per cent of the total receipts.

When I entered upon this investigation the officers of the association placed every facility at my disposal for a thorough investigation of its affairs. All the books and papers of the office were opened for my inspection. I was thus enabled to corroborate the correctness of the returns sent in to this bureau by the Secretary.

#### REPORT OF BUSINESS FROM ORGANIZATION, IN 1880, TO JANUARY 21, 1890.

Death losses paid.....	\$487,000 00
Expenses of administration, including salaries, commissions, advertising, and all other expenses.....	153,422 74
Reserve Fund in San Francisco Savings Union.....	40,100 20
Cash in banks and office.....	9,150 02
Book accounts.....	263 12
<b>Total .....</b>	<b>\$689,936 08</b>

#### BANKERS AND MERCHANTS' MUTUAL LIFE ASSOCIATION OF THE UNITED STATES.

This association was organized in San Francisco, December 7, 1885, where it has headquarters at present. Mortuary calls are levied at stated intervals, four times annually, as follows: On the first legal days of January, April, July, and October of each year a call is made upon all members liable. Calls are regulated according to an assessment table, and the number is limited to four per annum.

They are graded in amount according to the age of the insured, from



\$3 82 on each \$1,000 at twenty-five years and under up to \$11 90 at the age of sixty.

When a member shall have paid all assessments for five consecutive years and then should fail or decline to make any further payments, the insurance under his certificate will be carried in full force and effect for the period of six months, dating from the date of delinquency of the last assessment remaining unpaid, when it shall thereupon cease, and the certificate shall be null and void.

After a member shall have paid all assessments for ten consecutive years his insurance will be carried in force for the period of one year from date of delinquency of the last assessment remaining unpaid.

A member may be reinstated upon paying all delinquencies and furnishing the association with satisfactory evidence of good health.

The following is the statement made by the Secretary of the receipts and disbursements of this association for the year ending December 31, 1889:

## INCOME.

Cash on hand, as per statement of January 1, 1889 .....	\$15,176 53	
Received from annual dues .....	27,212 09	
Received from admission fees .....	19,765 50	
Mortuary calls received .....	96,321 84	
Received from other sources .....	5,967 58	
		<u>\$164,343 54</u>

## DISBURSEMENTS.

Death losses .....	\$73,730 84	
Mortuary calls returned .....	68 88	
Commissions and fees retained by, or paid, or allowed to agents on account of fees or dues .....	27,097 43	
Commissions paid banks and collectors or allowed for collecting mortuary calls, cost of levying same, and exchange .....	2,945 67	
Salaries of officers, clerks, and employes, and general office expenses not otherwise charged .....	15,984 04	
Rent .....	2,100 00	
Advertising .....	291 42	
Traveling expenses .....	1,845 70	
Postage not otherwise charged .....	381 86	
Furniture and fixtures .....	23 50	
Printing and stationery .....	1,861 57	
Legal expenses and adjusting all death losses to date .....	4,779 01	
State and Territorial occupation taxes .....	201 35	
Advances to agents .....	1,759 16	
Government fees for one year in Republic of Mexico (\$500 at 138 exchange) .....	362 31	
Bills receivable .....	581 75	
Cash in depositories and office .....	30,229 55	
		<u>\$164,343 54</u>

Total death losses paid to August 20, 1890:

United States policies .....	\$162,000 00
Republic of Mexico .....	70,000 00
Total .....	<u>\$232,000 00</u>

## CHAPTER III.

## ENDOWMENT ASSOCIATIONS.

In the third class of assessment insurance associations are included the so called mutual endowment associations, under company or *proprietary management*. They are, as a general rule, unsound or *bubble*

schemes. After a careful examination of the plans of the endowments, and after procuring as much information as possible about their methods of doing business, I determined to hold an open investigation, in order to make as public as possible the nefarious practices of some of these associations. The testimony taken and received, which is herewith submitted, is very instructive, and gives practical illustrations of the ways and means by which thousands have been deluded and robbed.

California has become a hotbed for financial schemers, whose business it is first to entrap and then to fleece unwary and unsuspecting dupes. Some of the knowing, but overconfident, ones are also frequently caught. A great many of these schemes, under the mask or cloak of being mutual or coöperative, have been set afloat within the past few years, and the cry is "still they come."

San Francisco has the misfortune of being the headquarters or base of operations, from whence the agents of these schemes are sent all over the country to prey upon the gullible. As a natural consequence San Francisco is supposed to nourish and back these new-fangled schemes, which are masquerading under the popular ægis of coöperation. It is time to be up and doing, that the fair name of the metropolis of the State may not be smirched and become a word of reproach to thousands of victims beyond our borders. In most of the Eastern States laws are in force which shut out such impostures. There is an imperative necessity for similar protection in California, as will be shown by the facts set forth in this report.

About thirty thousand members are enrolled in the endowment associations of California. The principal associations in San Francisco and Oakland have a membership, in round numbers, as follows:

United Endowment Associates.....	5,500
Legion of the West.....	2,500
Royal Argosy.....	2,000
Pacific Endowment.....	5,000
Guaranty Endowment.....	2,000
Eureka Endowment.....	1,500
Mutual of Oakland.....	1,000
Equity Benefit.....	500
Total.....	20,000

This leaves a balance of ten thousand for the small associations in San Francisco and other cities of the State. There are about fifteen thousand members in addition belonging to life, sickness, and accident insurance associations, on the mutual or assessment plan, that claim to be exempt from the supervision of the Insurance Commissioner, and not to come within the purview of our insurance laws.

As the usual admission fee is \$5. the thirty thousand members of the endowments must have paid about \$150,000 for the privilege of having their names placed on the roll. This goes to the General or Expense Fund. There is a quarterly charge besides for expenses of management, which usually amounts to \$6 per year for each member, making a total of \$180,000 per annum.

Taking the average monthly rate of assessment for the Endowment or Insurance Fund at \$2 50, or \$30 per year, nearly \$1,000,000 per annum would be drawn from the members for that fund alone if they were all levying such assessments. Fortunately they are not. Several at present are content with raking in the coin which is paid for admission fees and quarterly dues, and is sacred to the uses of the management.

From the large number of persons interested in these endowment associations and on account of the heavy interests involved, the necessity and expediency of a report concerning their status and methods can at once be seen, especially in view of the fact that they are not required by law to publish such a report themselves and are not under the supervision of any State authority. Ostensibly all of these organizations are coöperative insurance associations, formed for the mutual benefit of the members and not for profit.

It will be found upon reading this report that many of them are only sham coöperatives, and that they have been organized for the profit of a few inside managers, who have everything to gain and nothing to lose by the success or failure of the enterprise. Most of them are based upon glittering and specious plans, alluring to the unsophisticated, who are drawn into them by the thousands. To such an extent has this craze gone that now no miracle of converting tens into thousands is too astounding, and no scheme of acquiring capital in two or three years by means of small monthly installments is too extravagant or impracticable in the eyes of the gullible public. All that the plotters who float these schemes have to do is to see that their lines are well baited with seductive promises, and shoals of gudgeons will rise to the surface and bite. As a natural consequence endowment associations of this class are as thick as blackberries, and the number of their victims is legion.

While the contracts made by these associations are in form and substance life insurance policies, it borders on the ridiculous to designate their methods as of the same business character as those of the regular life insurance companies.

The articles of incorporation in themselves are without objection, as they set forth the coöperative benevolent objects of the organization. It is in the execution of the plan—the carrying out of these benevolent objects—that the organization deserves either censure or condemnation. In the prospectus and other publications we find the scheme of these associations outlined. The endowment associations issue a certificate of membership, which is an agreement to pay to the insured, at stated intervals, of from one to ten years, a certain sum specified. The extent of the interval generally depends upon the age of the member upon entering—the greater the age the shorter the interval. They also, in most instances, issue a beneficiary certificate, which is simply a contract to pay to the heirs of the member or his nominee in the policy a stated amount at death. The consideration for both agreements is assessments to be levied upon the members of the association. The amount of each assessment is fixed by classification, or regulated according to the age of the insured in tables, so that a member generally knows the amount of his assessment; but as the levying of them is left to the judgment of the Directors, he cannot tell the number he has to meet during the year.

#### NO PROTECTION UNDER THE LAW.

Unfortunately, in California there is no government protection from barefaced imposition and misrepresentation on the part of wily, designing schemers, who organize these fraudulent endowment, accident, and life insurance associations under the pretense of benevolent or fraternal coöperation. The State Insurance Commissioner is powerless in the

matter, because Section 451 of the Civil Code of California takes them from under his supervision. It reads as follows:

SECTION 451. All associations or secret orders, and other benevolent or fraternal coöperative societies, incorporated or organized for the purpose of mutual protection and the relief of its members, and for the payment of stipulated sums of money to its members, or to the families of deceased members, and not for profit, are declared not to be insurance companies, in the sense and meaning of the insurance laws of this State, and are exempt from the provisions of all existing laws of this State.

This section was enacted to enable mutual or coöperative insurance organizations to do business in California, and also to relieve genuine fraternal organizations, such as those referred to in the first class, from any annoying interference from non-members with their secret internal affairs. The old line insurance companies fought the bill through every stage unsuccessfully. The object of the law was good, but it was perverted from its original purposes, and used as a shield or barrier to protect schemers in their nefarious transactions from official overhauling.

In their literature, most of the bubble schemes parade the fact that they have been incorporated under the laws of the State of California. This is done for the purpose of creating the impression that they are subject to State inspection, or obliged to send in reports at stated periods to some official, or that the State holds some of their securities for the protection of members. Some of them, however, never incorporated at all, and, so far as the interests of the membership are concerned, it is a matter of very little consequence, for incorporation does not protect.

Section 382 of the Civil Code of California provides that the Attorney-General or District Attorney, whenever, and as often as required by the Governor, must examine into the affairs and condition of any corporation in this State.

Outside of this conditional direction there is no provision of the law making it obligatory on any government officer to examine into the affairs and condition of such institutions. Consequently, the citizens of California can be duped and plucked and victimized at the sweet will and pleasure of every designing knave under cloak of land, building, loan, endowment, accident, patent, mining stock, and other schemes. Exposures in the public press from day to day do not drive these rascals from the ground. Suppressed to-day, they bob up serenely in some new disguise to-morrow.

#### ENDOWMENT TRANSFORMATIONS.

Like the Grand Llama of Thibet they never actually die. They are *metamorphosed*, or undergo simply a transmigration of soul. If knocked on the head as a "Pacific" institution, they reappear as an "Occidental;" and if deprived of breath as an "Equity," they come "in questionable shape" as a "Fidelity."

For instance, when the Pacific Coast branch of the "Mutual Self-Endowment and Benevolent Association of America," with headquarters at Longview, Texas, departed this life, its soul transmigrated into the Pacific Mutual Self-Endowment Association. Upon the decease of the latter it underwent a transfiguration and came up smiling as the Occidental Self-Endowment Association. When the last went the way of all flesh, the faithful were told to worship at the shrine of the Western Mutual Benefit Association.

The following is a list of the defunct endowment associations that first

drew the breath of life—not an honest breath—in this State and suddenly gave up the ghost, leaving countless mourners behind. They sprung into existence full of the seeds of death, spluttered like a midge in the sunshine, and then vanished:

#### DEAD ENDOWMENTS.

Mutual Endowment Association of Los Angeles.  
 National Relief Association of San Francisco.  
 Young People's Insurance Society of San Francisco.  
 French Mutual Aid Society of Sacramento.  
 Occidental Mutual Endowment Association of San Francisco.  
 Pacific Mutual Aid Society of Los Angeles.  
 Union Endowment Association of San Francisco.  
 Southern California Mutual Aid Association.  
 San Francisco Safety Fund Association.  
 San Francisco Universal Benevolent Association.  
 Pacific Coast Provident Association of Sacramento.  
 Pacific Coast Branch of the Mutual Self-Endowment and Benevolent Association of Texas.  
 Pacific Mutual Endowment Association of Oakland.  
 People's Life and Accident Association of San Francisco.  
 California Life and Endowment Association of San Francisco.  
 Youths' Mutual Endowment Association of San Francisco.  
 Minors' Mutual Endowment Association of Livermore.  
 Pacific Coast Mutual Endowment and Protective Association of Santa Rosa.  
 Order of Mutual Companies.  
 United Friends of the Pacific.  
 United Order of Honor.  
 Farmers and Mechanics' Indemnity Association of Fresno.  
 Guardian Mutual Endowment Association of San Francisco.  
 Phoenix Fiduciary Endowment Association of San Francisco.  
 Tontine Society of Oakland.  
 California Benevolent Guild of San Francisco.  
 United Endowment League of San Francisco.  
 United States Mutual Benefit Association of San Francisco.

The schemers who stood by the cradle of these death-inhaling abortions were not to be seen weeping over their coffin at the grave.

Long impunity in wickedness begets recklessness and disregard of public opinion. Some of the very men who have been publicly denounced by name in the press and from the platform, as villains of the deepest dye, and deserving of public execration, are still to be found prominent in associations whose objects are professedly those of fraternity and benevolence. Their finger marks can be found in the plans of several endowment associations now in full blast, and nothing but the strong arm of the law can save the public from their machinations.

#### HOW PEOPLE ARE FLEECEED.

As an illustration of the bold and unscrupulous manner in which citizens are fleeced, the following article, from the San Francisco "Chronicle," which has unceasingly exposed these impostures, is deserving attention:

#### TO BE WOUND UP—INVESTIGATING THE UNION ENDOWMENT—TWO THOMPSONS' TRICKS—BOTH TO BE PROSECUTED—MEETING OF SHORN POLICY HOLDERS.

The last of a series of meetings of the policy holders of the defunct Union Endowment and Mutual Benevolent Association of America was held in Odd Fellows' Hall yesterday afternoon. Dr. Newell called the meeting to order and mentioned its objects.

Mrs. L. C. Stratton, on behalf of the Investigation Committee, stated that an expert had been employed to go through the books, and that his report was ready.

J. D. Ford, the expert referred to, was then called upon to make public the results of his examination. The bank accounts, as shown by the ledger, the cash book, as shown by the vouchers, and the assessment and due books he pronounced correct as far as they go.

The private accounts of the Directors show that James Alexander paid into the association \$208, and drew out \$272, while the books still show a credit balance of \$176; O. C. Wheeler paid in \$108, drew out \$488; B. and Charles C. McDougall paid in \$237, and drew out \$337; Smith B. Thompson only paid in \$346 and drew out \$2,451, while his credit balance amounts to \$424; his two sons, William H. and F. R. Thompson, paid in together the munificent sum of \$108, and drew out \$3,380; so that the three Thompsons paid in \$454 and received in return \$5,781, or nearly \$13 for \$1. Continuing, the expert showed that in addition to the salaries of the Thompsons, amounting to \$125 each, they received \$10 for every meeting of the Directors, although such meetings were held in the offices at the Odd Fellows' building.

The vouchers for the furnishing of the offices cannot be found, and those who supplied the carpets, etc., state that they cannot find the account. The bonds of S. B. Thompson and of his son are not to be found. An item in the books charges \$25 30 for the incorporation certificate of the State, whereas the actual cost was \$15 30. The association is also charged \$34 for books and blanks made out in the name of the Grand Union Mutual Life, Health, and Accident Association of the United States, with headquarters at Danville, Pennsylvania, though no reason is assigned for the charge. Only fifty of the blanks are to be found, and they bear the name of Smith B. Thompson as agent of the long named association.

The most weighty discoveries made, and those which created quite a sensation, were that the first ten pages of the assessment ledger and the first six pages of the dues register have been cut out. A note appears on the pages of the first book stating that the missing leaves were obliterated by the spilling of the ink and are to be found in the safe. Only one leaf was found, and it had the appearance of having had the ink rubbed into it. Five death claims were paid by the association according to the books, and the beneficiaries in three out of the five cases were the Thompson family. Smith B. Thompson's claim of \$527 was paid in full, but the duplicate certificate has not been found, and the original policies of Sarah M. Case's claim, from Camden, New Jersey, are also missing. Egbert Thompson died in May, 1887, and Welcome A. Thompson in August, being, as one member put it, the "wrong Thompson to die." The balance on hand, as shown by W. H. Thompson's account, was \$80 short of the amount entered on his balance sheet, amounting to \$477.

#### TRICKS OF THE TRADE.

Another remarkable example of the methods employed by the schemers who set afloat these fraudulent endowment schemes is given in the following article taken from the same journal. It will be seen from this, as well as from the last article, that these schemers stop at no villainy to screen themselves from exposure and consequent punishment. Books and papers are mutilated or destroyed; receipts and vouchers are torn up; the absent and the dead are personated; widows, orphans, invalids, and aged persons are victimized and robbed:

#### THE OCCIDENTAL OFFICERS TO EXPLAIN—NUMEROUS FRAUDS CHARGED—HALF A MILLION TO BE ACCOUNTED FOR—A NEW SCHEME FLOATED.

At last an attempt is to be made to check the unscrupulous methods of that class of endowment associations which has been repeatedly held up to public view in the columns of the "Chronicle." A suit was filed in Department 5 of the Superior Court yesterday by Carl Spelling, a Santa Rosa attorney, for his client, Adele Pieper, against the Occidental Endowment Association, as represented by W. E. Taylor, the City Coroner, Harr Wagner, J. L. Liddle, the President, George C. Jones, the Secretary, J. B. Church, J. D. Gray, A. W. Kelsey, C. S. Richman, and several others. The plaintiff asks for an accounting, and has filed a complaint which covers twenty-two pages of legal cap in typewriting. Her name appears in the case at the instance of a number of the members, all of whom are anxious to have the business of the association investigated, and to have the officers punished if found guilty of the crimes sworn to in the complaint.

The opening pages of the voluminous document trace the connection between the association sued and its predecessor, the bankrupt and defunct Pacific Coast branch of the Mutual Self-Endowment and Benevolent Association of America, the headquarters of which were in Longview, Texas. The connection with and identity of the officers of both the dead and the now insolvent society are pointed out with much minuteness, and the facts pertaining to the assumption by the Occidental of the Mutual's liabilities are historically presented, with a complete reprint of the constitution, by-laws, and contracts of the two associations.

Miss Pieper goes on to state that on January 3, 1884, she became a member of the "Texas swindle," as it has been called, and agreed to abide by its laws, paying the necessary fees and assessments for a \$5,000 policy. In August, 1887, the Mutual ceased to do business. The lady changed over to the Occidental, according to the terms of the latter's offer, and continued her payments until January 3, 1889. At that date her first coupon

of \$1,000 became due and was not paid. All she has received has been \$100 advanced to her at the rate of 8 per cent per annum, in January, 1885.

From this point the plaintiff makes the most damning allegations against the defendants. She charges that, with the other members, she has paid into the association sued \$500,000, out of which the defendants have conspired together to defraud the members and creditors of the society. Eight separate counts are cited in support of the assertions. These may be briefly summed up, and are as follows: False and fraudulent entries have been made in the books; fraudulent reports have been made to the members regarding the receipts and disbursements of the moneys and the business affairs of the society. An inspection of the books has, it is said, been refused the members, and all knowledge of the true financial condition of the corporation has been suppressed. The defendants named are accused of having appropriated \$100,000 of the funds of the corporation, and of having, through agents and personally, sometimes in the names of their agents, and sometimes in their own names, bought up apparently past due coupons and paid them to themselves in full, in so doing making away with about \$100,000 more. In the same way they are accused of having bought fictitious assignments of claims, and of paying to themselves the claims in full, amounting in the aggregate to the sum of \$100,000. The last count states that by other fraudulent means the officers paid to themselves on purchased certificates the sum of \$200,000, and the names of alleged holders of eighteen certificates of \$1,000 each, all paid in full, are cited in proof of the assertion.

The most interesting part of the document is comprised in the closing seven pages. It will be remembered that J. J. Vasconcellos sued the association last month for \$1,757, and that the suit went by default, the Sheriff attaching the office furniture, books, etc. This suit, the plaintiff alleges, was purposely allowed to go unanswered in order that the defendants might bid in the books at public auction, and then destroy the evidence of their transactions.

The sale was advertised to take place yesterday morning at eleven o'clock, but the plaintiff's petition for an injunction of the Court restraining the Sheriff was served a few minutes before the sale was to have commenced, to the great consternation of the association's officers, who were present in numbers. Mr. Laumeister was ordered to deliver the books up only on the order of the Court.

The complaint closes by asking the Court to investigate the business of the corporation as conducted by its officers; that she be awarded \$887, the balance due her, and that a receiver be appointed. Fox, Kellogg & King, of this city, are of counsel to Carl Spelling, Miss Pieper's attorney.

The effrontery of the officials of the concern is illustrated by the fact that T. J. Brookes, J. L. Riddle, and George C. Jones have issued circulars urging the members of the Occidental Endowment Association, which they admit has expired, to join a new concern, called the Western Benefit Union. The offices of this association are at room 10, Flood building, and C. E. Leshner and F. T. Morelle, late members of the Occidental, are sponsors for the fledgling. All who join are led to believe that they will get what the sued society owes them, although in another paragraph the liabilities of the latter are repudiated entirely. Both Leshner and Morelle were employed to buy in lapsed policies, and draw the amounts of matured coupons, for which the managers of the Occidental gave themselves credit, leaving a wide margin of profit.

#### WHO THE VICTIMS ARE.

Their victims can be found in almost every town in the State, and the agents of these vile schemes are ubiquitous and irrepressible. They spare neither age nor sex. The more innocent the victim, the more easy to be at first allured and then betrayed. An evidence of this can be found in the following dispatch to the San Francisco "Chronicle" from Santa Rosa:

#### THE ENDOWMENT SWINDLE—WIDOWS AND NEEDY PEOPLE UNSCRUPULOUSLY FLEEDED.

SANTA ROSA, April 22.—Widows and credulous persons seem to have been the principal objects of attack of the Occidental Self-Endowment Association. Widows were especially solicited to become members. To this end a woman was engaged in the business of soliciting lady members, and success crowned her efforts. One widow yesterday said to a "Chronicle" reporter: "I joined the association after being solicited to do so, and was assured that it was on a substantial basis. It was explained to me as a loan society. I drew my first loan, which was \$100, without any trouble. When the next payment was due I was put off. I insisted on having my money, when I was informed, to my surprise, that the organization was not a loan society and was never intended to be. Of course I could do nothing. I had already paid quite a sum of money and could not afford to let my policy lapse if there was a chance to get back the money I had paid in. In a few weeks more I received notice that the assessments had been doubled.

"I sought advice from the Directors, who are Santa Rosa business men. Two informed me that they did not know anything about the concern, one ending his remarks with the words: 'When my assessments are due, I pay them.' The other said those organising

the company came to him and asked permission to use his name. Continuing, he said: 'I found out that I could not become liable for anything, and told them to go ahead. I don't know much about the affairs of the association.'

"During the winter months," continued the lady, "I used to sew while in bed till late into the nights, that I might economize in my wood bill, so the assessments might be met. My coupon is due in July, and the company has failed. I have paid in about \$350."

A janitress of the public schools has paid a good many dollars from her small and much needed salary into the coffers of the association.

Another widow, who has a mortgage on her place, has been anxiously awaiting the maturity of her coupon that she might pay off part of her incumbrance.

#### CHARGES AGAINST THE ENDOWMENTS.

As the purposes and practices of these non-fraternal coöperative insurance organizations are strikingly similar, a diagnosis of a few will suffice for all. In what I have to say I expressly and emphatically disclaim making reflections upon the character or motives of individuals. Neither do I charge that they are dishonestly conducted, for I know comparatively little of what is done with the fees and dues that go into the expense and other funds. What I have to do with is the plan of the organization, and the way that plan is carried out. In other words, I have to do with the *ship* and its *course*, and not with the *crew* and *cargo*.

I do charge, however, that they afford wide scope for iniquitous practices, and the fact that rascals have availed themselves of the opportunity is evidenced by the large number of disastrous failures reported in the press, with all their rank-smelling disclosures. I also charge that, with very rare exceptions, they are mere money-making concerns, sailing under the false color of a benevolent or fraternal coöperative society; that their tendency is to enrich the few inside managers at the expense of the membership; that the methods of nearly all are unsound, and their promises delusive, and collapse will be the inevitable result.

These proprietary institutions, if attacked, try to shield themselves under the armor of genuine coöperative organizations which have established a good reputation and become deservedly popular. "Our plans," they will argue, "are similar, and why not work as well?" "They promised more than we have promised, and have experienced no difficulty in performing as they promised, and were never in so flourishing a condition as to-day," said the President of one of them in an open letter addressed to the Labor Commissioner.

#### CONTRAST BETWEEN THE FRATERNAL AND PROPRIETARY.

There is a vast difference between a truly fraternal organization and one under the management of a few individuals, who are in it for selfish purposes. Although the latter deny that these institutions are organized for profit, no sensible person will believe that the officers are merely working for glory. The members in the fraternal associations are like men in a boat pulling together, who, in case of danger, will cast overboard all dead weight and incumbrances, who will work with a will as one man, and, in the hours of want and extremity, will divide their scant stock of provisions share and share alike. The members in the proprietary associations are like guests in a large hotel, who, in case of fire or danger, try to escape with what little they can lay their hands on, and rush out regardless of what happens to others. Some of them,



judging from testimony given, are not over particular as to whether it is their own or their neighbor's property they carry off in the general scramble. "Every man for himself, and the devil take the hindmost," is the motto of these pseudo coöperatives.

When the drain upon these resources grows deeper and deeper, as maturing coupons increase, the fraternalists, having a practical knowledge of the situation, vote for the continually increasing assessments because of the necessity, and because they know that all the members of the lodge have to do the same. But when a member in one of these proprietary endowments receives additional notices of assessments, and finds himself in the dark as to the reasons therefor, he soon throws up his membership in disgust.

#### PROPRIETARY ENDOWMENT PRACTICES.

From the evidence given before me by J. J. Vasconcellos, of San Francisco, it appears that one of the nefarious practices of the Directors of these proprietary endowment institutions is to go around among members holding policies nearly matured (but which had been forfeited by lapsing in the payment of assessments) and buy them up for a mere pittance. These policies had never been canceled on the books of the association, and even if they had they would be returned and the amount of the matured coupon cashed by the officer of the association who had bought up the certificate. Another nefarious practice, as shown up in evidence in Court in San Francisco, is for an inside organizer of one of these associations to procure an aged dummy member as representative, whose dues, etc., would be attended to by said "insider," in order that he may have the first coupon mature sooner than if it was in his own name. Several reliable persons have informed me that the practice of holding powers of attorney on behalf of dummy members is quite common. By this means it would be impossible to detect by an examination of the roll of membership who were really the persons who would be entitled to draw cash for the first coupons maturing. John Doe on the roll would be the dummy representative of the Pecksniffian Director who, for obvious reasons, wished to conceal his identity. On the other hand, some of the proprietary endowment associations are in the hands of men of respectable social and business relations, who even if they are in error as to the inevitable outcome of the enterprise, will not steal the funds nor countenance jobbery. Take, for example, the Mutual Endowment of Oakland, the officers of which are citizens of well known probity. Where, however, as among these associations, there is so much chaff—so much that is corrupt or open to suspicion—it is difficult to sift out the wheat. The managers of these companies, in their leaflets, make the point that the members are not required to attend lodge meetings, which means that the inconvenience and trouble of attending to the affairs of the association, weekly or monthly, are removed from the shoulders of the members and placed upon those of the half dozen or so individuals who constitute the Board of Directors. To call such endowment companies *coöperative* is a misnomer and a distortion of the term.

The gentlemen who beget the schemes not only elect themselves officers and Directors, but take the necessary steps that they shall be *succeeded* only by themselves. This is done by means of *proxy votes*.

Only the managers are acquainted with the names and addresses of all the members. What so easy, then, when the day of annual election approaches, than for these officials to hold the necessary number of votes to reëlect themselves? Do we not see the same thing done every day by Directors in mining stock companies? Again, members scattered all over the State can take little or no active part in the affairs of such an institution. At the annual meeting members living at a distance, say from Shasta or San Bernardino, cannot attend without considerable loss of time and expense. The offices where such meetings are supposed to be held could accommodate only a very small fraction of the membership. The association will not defray their expenses nor allow them a per diem.

#### THE LODGE SYSTEM.

Under the lodge system all this is done. The expenses and per diem of representatives of lodges from remote districts are paid by the association. A large and representative body of members come together to deliberate and transact business of common benefit to all. Such organizations deserve to be called *coöperative*. That there are no lodge meetings to attend, therefore, instead of being an inducement, should be a hinderance to a person becoming a member. Lodge meetings mean that the members have the management of affairs in their own hands. No lodge meetings mean that four or five members or individuals manage affairs to suit themselves. These so called associations are, then, practically private companies or corporations, without the corresponding risk of capital usual on the part of the Directors. The way the thing is done is about as follows:

#### HOW ENDOWMENT ASSOCIATIONS ARE ORGANIZED.

Four or five persons, with an eye to the main chance, get together in some back room and concoct an endowment insurance scheme, with some high sounding title like the "Fidelity Mutual Guarantee Self-Endowment Association of America." They draw up a set of by-laws, elect themselves officers and Directors; send the necessary papers and fees to the County Clerk and Secretary of State for incorporation, and they are ready to do business under the great seal of the State.

The only additional expenses required are the payment of office rent, a little in advance, and either the purchase or hire of a desk, chairs, etc. Some printing, showing forth the stupendous merits of the scheme, has to be done, which can be paid for as soon as the fees commence to flow in.

The schemers and plotters are now ready for business. Agents are employed to work upon the gullible, and rake in the coin for admission fees and quarterly dues.

#### WOMEN CANVASSERS.

Women are found to be excellent canvassers for endowment schemes, and, in consequence, are very generally employed to bring in others of the sex. Women are less disposed than men to study out the problem as to how one dollar can multiply itself into five in the course of three or four years. Eve did not enter into a mathematical or theological discussion with the Devil in the Garden of Eden. As many of them say,

"They have no head for figures." It is enough for some of them to learn that "Mrs. or Miss so and so got \$500 the other day when her coupon became due, and she had paid in less than \$100." The deduction naturally follows that they also will receive the value of their coupons when due. They do not reflect that, like in lottery schemes, for the one prize there are a thousand blanks, and for the one woman who got her coupon cashed there are a thousand who found the concern bankrupt when their coupons fell due. One of the canvassers in petticoats succeeded not long ago in inveigling about a dozen poor factory girls into joining one of the rankest endowment associations in San Francisco. These canvassers receive from \$1 to \$3 of the initiation fee of each member they bring in, and when they are in the country they receive more for traveling expenses.

#### PLANS OF THE ENDOWMENTS.

The plans or objects of these institutions, although having a verisimilitude, are as dissimilar in detail as the patches of a "crazy" quilt. Each one starts out with "new features," immeasurably superior to all the other schemes in operation. The difference between the endowment system and the regular life insurance is, that the former pays to the holder while living the face of the bond or certificate, while the latter pays to his legatee the face of the policy after death. The endowment or distinguishing feature of all these associations consists in a contract or agreement to pay a fixed sum, generally from \$250 to \$1,000, at certain stated periods of time. As a rule these periods are fixed at intervals regulated according to the age of the individual who becomes a member. In most of the associations the age of said member is deducted from seventy-five years, and the result divided by the number of coupons attached to the certificate. For example, if a man upon entering was thirty-five years old, and there were ten coupons of \$500 each attached to his certificate of membership, as the difference between thirty-five and seventy-five years is forty, he would be entitled to receive \$500 at intervals of four years, the result of dividing the forty years by ten, the number of coupons.

Of course, as the interval of payments is the shorter the greater the age of the member, so also the amount of assessment to be levied in order to pay the coupons is increased according to age.

Some of these endowment schemes divide the intervals at which coupons are to be paid irrespective of the age of the member, and vary the assessment schedule accordingly.

For example, the intervals would be divided into three classes called A, B, C, the coupons being made payable at intervals, respectively, of five years in Class A, four years in Class B, and three years in Class C. The assessments to be paid in the last, or Class C, would, of course, be higher than in the others, and those to be paid in Class B higher than in Class A.

Many of these associations discard the death benefit entirely, so that in case of death the beneficiary named in the certificate of membership has to continue the payment of dues, assessments, etc., the same as the original holder, or forfeit all moneys previously paid in. Under such a plan, why there should be an artificial regulation of intervals according to the age of a member when coupons became due and payable, is somewhat perplexing. The boy of sixteen and the old man of seventy are

on the same plane when, in case that death intervenes, the payment of assessments must be continued by the living legatee. It is simply done to give the plan an insurance air, by throwing a mysterious glamour, in the form of a schedule of figures and tables, by which the thing has been and can be solved.

The division of periods into classes of two, three, four, etc., as before mentioned, and assessing the members accordingly, is the intelligible method under such a scheme. Some pay the full amount of the next to mature coupon in case of death. Some pay only a small amount for funeral expenses, but no coupon or insurance.

Where there is no death benefit or insurance, no medical examination is required upon admission. This feature now seems to be most popular. The dislike to undergo such an examination, coupled with the desire to get hold of a lump sum, instead of leaving it to legatees, attracts the multitude. It is, therefore, not surprising that the endowment associations which have no policies to pay in case of death, and require not the services of a medical examiner, are the ones with by far the largest membership. Such a system may be considered mercenary and selfish. A member of an endowment association insures for himself and not for his family. The helplessness of orphan children, and the forlorn condition of the penniless widow, are often forgotten in the carnal desire to "eat, drink, and be merry," and let the future take care of itself.

#### ASSESSMENTS AND DUES.

The certificate of membership contains the gross sum for which a person is insured, and the coupons attached to the fractional part of said amount obtained by dividing it by the number of coupons. If the certificate is for \$5,000, and there are ten coupons, each coupon would be for \$500; if eight coupons, \$625, and so on. In some associations the number of coupons attached to certificates is the same to all members. In others the number is regulated according to age. For example, all who enter under forty-five years may be entitled to ten coupons, and after that age to eight, six, etc., as may be set forth in the by-laws.

Some of them increase the assessment upon the members as they advance in years, while others let it remain fixed as it was on the day when the member joined the association.

The amount of the entrance fee varies, according to the amount for which a person insures, and runs from about \$5 to \$30. Quarterly dues are usually about 50 cents a month, but often exceed this amount. Transfer fees of from \$1 to \$3 are charged when a member transfers his stock to another, or when he changes the name of his beneficiary. These fees and dues go to the Expense Fund. In many of the associations it is provided that any surplus remaining shall revert to the Assessment Fund for the benefit of the members.

In the short experience we have had of their practices, a *deficiency* instead of a *surplus* is usually seen in the Expense Funds. The proprietary endowment concerns do not, with one or two exceptions, publish detailed reports of their financial operations, especially as to what becomes of the fees and dues that go into the Expense Fund.

From the death-bed developments of the ephemeral endowments that "fretted their busy hour" in this State, it appears that the inside plotters and schemers not only gobbled all the cash of the Expense Fund, but every

dollar for beneficiary or other purposes which they could lay their hands on when the crash came. With this class the scheme of mutual self-endowment is a game of self-enrichment.

#### NO PRINTED BY-LAWS.

Another most significant fact is that very few of these proprietary endowment concerns publish their by-laws. Both in the form of application and in the certificate of membership a member promises to obey the by-laws of the association, and no copy of these laws is placed in his hands. He therefore promises to comply with conditions and obey laws he knows nothing about. When asked for a copy of their by-laws, the answer is that they have not been printed because of the expense. Such was the answer given by the Secretary of the Guaranty Endowment Benevolent Association, which claims to have over two thousand members. In the face of the large amount received for admission fees (more than \$10,000) and quarterly dues, the plea that the institution could not afford the small expense of printing their laws is very weak indeed. They could afford to spend a large amount in fitting up their offices, but not the few dollars required for printing. The so called coöperative association that will not print nor distribute the laws which govern it, deserves to be placed in the suspicious class *ipso facto*.

When additions and alterations are made in the laws the members are not notified of the fact. In the open investigation the President of the Western Mutual, when asked "How can the members be informed of a change in your by-laws when they are not printed?" was unable to answer. Who can tell anything about the plans and practices of these organizations under such circumstances without overhauling the books in the offices where such rules are written?

Why, its own members cannot tell how the laws of the organization can be or have been enacted, altered, or amended. They do not understand what power is vested in the five gentlemen who have the management in their hands—how or when they were, or are to be elected, or what is their term of office.

#### SURREPTITIOUS CHANGING OF BY-LAWS.

In the testimony given before me by Mr. J. H. Leonard, City Treasurer of San José, it was shown that the Directors of the Western Mutual Benefit Association so changed the laws of the association that the terms of their contract with the membership were altered in order to deprive, if possible, a poor widow of her just claim against the Western Mutual.

If printed and distributed the members would be in a position to learn that these by-laws are often changed to suit the purposes of the officers. It has been the practice to have the by-laws so drawn at the time of organization that the periods of maturity of coupons shall be short and the assessments small, in order that the inside managers may be the first to cash coupons and entice others to become members. After a time the by-laws are amended and a new assessment and maturity table is formulated with higher assessments and longer periods of maturity, so that while a charter member can get his coupon cashed in from two to three years, a later member of the same age will have to wait a much longer time.

Authority to amend the by-laws generally rests with the officers, thus obviating the necessity of calling a meeting of the members. Officers are not obliged to give any notice of their intention to alter the laws, and are not limited to any particular occasion, but may do so at any time. Their law-making power is as unrestricted as that of an eastern autocrat. If any inquisitive member, exercising his right under any existing law, should attempt, for instance, to examine the cash accounts, he could be told to call again in a few hours, and in the meantime a private meeting of the officers might be held, and an amendment to the by-laws, depriving the member of said right, could be adopted.

In looking over the prospectus of the Guaranty Endowment, I noticed that the coupon maturity and assessment table was headed "Department B." Upon inquiry I found that the former maturity and assessment table, which was "Department A," had been withdrawn, and I could not procure a copy. Why it was withdrawn I could not discover.

The Mutual of Oakland, according to the Secretary, has about doubled its rates of assessments. About two hundred of the original members enjoy the privileges of the old tables, and are thus enabled to get their coupons cashed for far less money than those who entered later. All the members of the Mutual, according to the testimony of its Secretary, are duly notified of any change made in the by-laws.

The Eureka Endowment, which has about fifteen hundred members, increased the original rate of assessment about 20 per cent, and at the same time lengthened the "maturity table." For example, the assessment on a \$5,000 certificate for a person of from thirty-five to forty years of age in the old table was \$2 50; in the new it is \$3 05. The coupon of a man fifty years of age matured, according to the old table, in two and one half years; in the new it will take three years and four months. The old people who were early in the field have, accordingly, much the advantage over the late arrivals.

#### WHY ASSESSMENTS ARE POSTPONED.

In some the levying of assessments for the Benefit or Endowment Fund begins from the date of organization. In others it is deferred for from one and a half to two years, until they gather a large number into the fold. The fact that assessments will not be levied for a considerable period is a strong inducement to people to join, so that they may rank among the first to get their coupons cashed. Besides, it is a great satisfaction to be assured that the period of the maturity of your coupon is growing daily less, while you are not called upon to contribute a dollar towards its redemption. People do not stop to ask themselves where the money is to come from that will redeem these coupons. "Grapes do not grow upon thistles, nor figs upon thorns." It must be evident that where the increment of profit does not grow at the ordinary business rate, the increase must come from the pockets of victims. Somebody has to pay the piper, and each member lives on, pays on, in the hope that he is not to be among the unlucky ones. In the meantime fees and dues are pouring into the Expense Fund, which is sacred to the uses of the officers and Directors.

The Pacific, organized March 8, 1888, did not begin to levy assessments until January 1, 1890, or after a period of more than one year and nine months.

The Guaranty, incorporated July 19, 1888, did not do the same until June 1, 1890, or in one year and ten and one half months.

The Eureka, incorporated November 5, 1888, did not do the same until June 1, 1890, or in one year and seven months.

From the very date of organization they have entered into a contract with their members to pay them a certain amount in a certain time, and still allow a considerable portion of that time to elapse without demanding a dollar for investment as an increment of profit. Take an original member of the Eureka, for example, of fifty years of age, who takes out a certificate for \$5,000. How much has he to pay, provided he becomes a member at the date of the organization, November 5, 1888? His first coupon for \$500 will mature in two and one half years, that is, on May 5, 1891. He pays for admission fee, \$5; quarterly dues, at \$6 per year, \$15; and monthly assessments from June 1, 1890—that is twelve months—at \$3 35 per month, which amounts to \$40 20, making a total in all of \$60 20. For this he receives \$500.

Happy pioneer of the Eureka Endowment! You can well cry "Eureka" when you pocket the twenty-five shining \$20 gold pieces in exchange for the three you paid in. How is it with the man who comes later? The member of the same age who takes out a certificate of \$5,000 on the first day of June, 1890, will not be so fortunate as the pioneer referred to. The fees and the dues will be the same—\$20—but he will have to pay monthly assessments for three years and four months, at \$4 20 per month, amounting to \$168, making a total of \$188.

He will have to pay, then, more than three times as much money, and have to wait nearly a year longer than the pioneer Eureka before he can march off with his \$500. Hence, it will be seen that the "early bird," in the endowments, is the one most likely to "catch the worm."

The early member in the Pacific and in the Guaranty enjoys still greater advantages over the one who comes in after the assessments begin, because they have a longer period of non-assessment than in the Eureka. An original member of thirty-five years of age in the Pacific would have to pay assessments for only two years and a quarter, when he would be entitled to cash for his coupon, while the one of the same age who comes in after January 1, 1890, must pay assessments for four years. The former has to pay in assessments only \$60 75 for his \$500, while the latter has to pay \$108. What can be said of a business enterprise which admits of such gross incongruities and palpable favoritism?

Take, for example, one thousand members of the Pacific, who had the good fortune to join at an early date. They would have paid in \$60,750, and be entitled to draw out \$500,000.

As the average rate of assessment amounts to \$27 per year, it would take a thousand members nearly twenty years to pay this sum, or five thousand members nearly four years. In all human probability before this devoutly to be wished realization of the expectation of said one thousand pioneers, the Pacific will have gone the way of all endowments, leaving thousands of mourners behind, who had not come within hailing distance of the promised coupon.

The Secretary of the Pacific, in his first annual report, states that one hundred and twenty-four coupons of \$500 each, amounting to \$62,000, fall due in the year 1890. As the average assessment per year is \$27, the fortunate members who will pocket the \$62,000 will have to pay in

assessments only \$2,348, and will make a clear gain of \$473 on an investment of only \$27.

In the following year coupons on four hundred and twenty-three certificates, amounting to \$211,500, fall due. The happy owners of these certificates will have to pay in assessments from \$27, beginning the year, up to \$54 at the end, or an average say of \$45. They will have paid in, therefore, \$19,035, and be entitled to draw out \$211,500.

Prodigious profits! During the first two years of assessments—that is, in the years 1890 and 1891—five hundred and forty-seven members, who will pay in only \$21,383, will draw from the treasury of the Pacific \$273,500. The average amount paid is less than \$40 for each member, for which he is entitled to draw \$500. Who are to be the fortunate drawers of the prizes? Who will be the happy five hundred that will make this glorious raid upon the treasury? It is to be presumed that the nine perpetual Directors of the Pacific will look out, not only for their own individual interests, but for that of their friends, during these two fruitful years. It would indeed be interesting to know who are the one hundred and twenty-four members entitled to draw \$500 each during the last four months of next year from the treasury of an association organized March 8, 1888. The Secretary states that the average coupon maturity is four years and one month, but these fortunate insiders will draw \$62,000 long before the Pacific reaches the age of three years.

#### GROUND PLAN OF ENDOWMENTS.

The following classification indicates to some extent the ground plan of many of these schemes:

1. Certificate of membership, with coupons attached, payable at certain intervals, but in case of death the full face of the certificate is to be paid, less amount of coupon, if any, previously cashed.
2. Same as No. 1, but only the next maturing coupons to be paid in the event of death.
3. Same as No. 1, but nothing to be paid at death, except a small benefit for funeral expenses.
4. Same as No. 1, but nothing at death. The beneficiary named in certificate can continue payments until next coupon matures.
5. Same as No. 1, with benefits, in case of sickness or accident, added.
6. All or a portion of the assessments paid back to members, under conditions, and at stated periods.

#### THE EQUITY BENEFIT.

One of these, known as the "Equity Benefit Association," charges for admission fees from \$8 to \$15, and for annual dues from \$5 to \$20. Ten per cent is taken off the receipts for assessments, which run from \$2 50 to \$10 per month, for a Reserve Fund. The plan of the "Equity" is as follows:

On the last day of each month the amount in the Benefit Fund shall be disbursed to the members in good standing in the following order: First, one tenth of certificate No. 1 shall be paid in full *if due by maturity*, otherwise the holder of the certificate shall be paid *double the amount* he or she has paid into the association and be required to accept such amount in *full payment of one tenth* of certificate, and shall be furnished a new certificate for *one tenth less* than the original certificate, *bearing new number and date*, and maturing accordingly, the same as a new certificate. Then one tenth of certificate No. 2 shall be paid in the same manner, and so on, payments being made on the first part of



each certificate to members in good standing in regular numerical order, until the amount in the Benefit Fund is *exhausted*, or until the balance left in the fund is not sufficient to pay the certificate *next due double* the amount received on that certificate. On the last day of the next month the first part due of certificate next to the one paid last shall be paid in accordance with the above plan, and each other certificate in regular numerical order, until the fund is again exhausted, and so on each succeeding month thereafter.

This is one of the associations having a Reserve Fund. Besides the very large membership fees and semi-annual dues which go to the Expense Fund, 10 per cent of the monthly assessments are also taken from the members and put into what is called a Reserve Fund.

In some of the best conducted fraternal organizations they have no Reserve Fund. Such funds, though essential in a well managed insurance company, are a standing temptation to fiduciary officers in the endowments, and the establishment of them is a return to the old insurance methods, which coöperatives rebelled against. In the bursted concerns no trace of any coin in the Reserve Fund could ever be discovered. It was *reserved* for the managers.

The "Equity Benefit" has about six hundred members. Although incorporated since February 5, 1886, no laws governing it have been printed. The members are therefore groping in the dark coöperatively. Any person of ordinary intelligence can see at a glance that the scheme is designed to put money in the purse of the few who first become members, and therefore have the lowest numbered certificates. The advantage of this plan over others is that the managers, or the insiders, have not to wait very long for their share of the profits, as they are divided monthly.

#### THE FIDELITY.

The Fidelity Endowment is somewhat upon the same plan as the Equity, and under its "first series," or original plan, considerably promised its members double the amount they had subscribed. Finding that it could not stand the strain upon its resources, it wisely reduced the amount to 50 per cent upon the investment. The double payment plan would work as follows:

Suppose twenty members organize, at the end of the first month the first ten on the roll would pocket double the amount they had paid in, or the whole proceeds paid in by the twenty. At the end of the next month the receipts of forty members would be required to pay the second ten double what they had paid in. To pay the next twenty double what they had paid in would require eighty new members, and so on, increasing at a ratio which would quickly reach the millions. In the meantime the members who originally doubled their money would be paying assessments for those that followed, without any hope that it would ever come to their turn again.

Experience has shown that they are not such fools. Some of the pioneers, having pocketed 100 per cent on their investment, quietly stood from under, and departed.

#### THE NATIONAL.

Another, called the "National Endowment Association," promises to pay at the end of each year \$200 for a monthly assessment of \$5; that is, to disburse \$200 for \$60 received. No limit to the number of shares! This is such an outrageous and barefaced scheme to perform impossibil-

ities, that it is almost incredible that any one, except a person demented, could take stock in it.

From all that I can learn, it is a corporation sole. A single individual is "polyofficered," like the Grand High Executioner in the Mikado, and is President, Secretary, Treasurer, and Finance Committee rolled into one.

Ten per cent of this scheme also goes to the Reserve Fund, so that actually the National promises to pay \$200 for \$54 in a single year. For a time the names of the officers of this concern were printed in the prospectus, but in consequence of exposure in the press the names are now omitted altogether. A letter of inquiry about it from Michigan was referred to me by the Mayor of San Francisco, which shows that agents are employed to take in gudgeons in other States.

#### THE EAGLE.

"The Eagle Insurance Society" offers to insure any one, young or old, for as many thousand dollars as they may see fit to pay for. No medical examination required.

In this society the following plan of mutual endowment insurance is exploited: Any person, male or female, old or young, may apply for membership, and, if accepted, become a member on paying an entrance fee of \$10 and \$5 for each subsequent \$1,000, with monthly dues of \$1 25, of which \$1 shall go to the Reserve Fund. The benefits claimed for this system are that for each \$1,000 paid into the Reserve Fund the member in good standing holding the lowest number of membership in the society shall be entitled to \$1,000. Should a member die before his or her endowment becomes due, and be at the time of death in good standing, the amount paid by him or her will be refunded to the legal representatives of the deceased.

In the application it is set forth that the member "shall be subject to the rules and regulations of the constitution and by-laws of this association, as they now read, and any new section which may be hereafter added, and all the alterations and amendments which may be made and adopted from time to time."

As a sort of a spur to the energies of the society, the following sentence is printed on the back of the circular: "Our members are requested to distribute these circulars; we want to run our membership to a million."

Let us take the statement in the circular of the Eagle Insurance Society that they want a million members, and assume, for purposes of illustration, that they have one million members. With one million persons paying \$10 initiation expenses the promoters of the society secure at the outset a nest egg of \$10,000,000, and as this membership of one million will pay during the first year \$3,000,000 for running expenses, at 25 cents per capita per month, and \$12,000,000 into the Surplus Fund at the rate of \$1 per capita per month, we will have at the year's end, according to the circular of the company, only \$12,000,000 to draw from, as there is nothing in the application securing the \$10 initiation fee as a fund available to the members.

We will say in the first year of the existence of the Eagle Insurance Society twelve thousand members receive \$1,000 each of the total of the Reserve Fund of \$12,000,000. That will leave nothing on hand for the

remaining membership of nine hundred and eighty-eight thousand persons, who all expect to receive \$1,000 each, or a total of \$988,000,000.

Of course, in the absence of medical examinations, and the uniform rate for the infant and the octogenarian, the death ratio will be frightfully increased, as compared with the experience of long established insurance companies, and there must be a constant army of recruits coming in to keep up the payments; but as to this payment question it will be seen, by reference to the application blank of the company, that its provisions and responsibilities are subject to alteration and future amendments.

Suppose a man dies, the society will give him back the money he had paid into the Surplus Fund; that is to say, \$1 per month; but it, of course, does not return the additional 25 cents per month, which goes into the expense account of the society. He has virtually been paying 25 per cent interest to the society to take care of his money for him.

#### THE YOUNG PEOPLE'S.

The Young People's Insurance Society is another of the same character, in San Francisco, only substituting \$100 for the \$1,000 certificates.

They are far worse than a lottery scheme, for in the latter, if honestly conducted, all stand upon the same plane and have an equal chance of drawing a prize, but in the former the prizes fall to the few on the inside who hold the lowest numbered certificates.

#### THE PACIFIC ENDOWMENT LEAGUE.

The Pacific Endowment League was organized March 8, 1888. The management is in the hands of nine Directors.

These gentlemen formulated what is called a "Code of Laws," which is so ingeniously drawn as to confer perpetual and almost absolute control in their own hands.

Article I of this code provides: There shall be a Board of nine Directors, invested with full power and authority to enact laws for the government of the league, and who shall choose from among their number a President, a Vice-President, a Secretary, and a Treasurer.

Although the organization boasts of having more than five thousand members, these nine members, who constitute the directory, have alone the power to enact laws binding upon all. Nowhere else in this remarkable "code" does it state how these laws can be altered or amended. Is this coöperation? Is this giving each and every member an equal voice in the framing of laws governing the whole?

No time or place is set in the code when or where the laws can be so enacted by these nine Directors. They can do so at their own sweet will and pleasure.

As the Pacific Endowment League has never been incorporated as an organization for coöperative purposes, it is difficult to understand what the league is composed of, except a league formed for purely private business purposes by the nine gentlemen who compose the directory. If all the members constitute the league, why should not the organization be made a legal body by incorporation?

How can the rights of the individual members be guarded and protected in any Court of law under such circumstances? In whose name

can suits be entered or defended? What recourse has an aggrieved member against the organization?

As it is not an incorporated body, then who adopted this code of laws, and by whom can they be altered or amended? There is no provision in this remarkable code of laws for the election of officers at stated periods.

#### THE PACIFIC A SHAM COÖPERATIVE.

As there is no term of office specified, the gentlemen elected may be considered permanent or life-term officers, who can play battledore and shuttlecock with the "code of laws." They have full power to fill all vacancies. The code provides that an annual meeting of the members shall be held at San Francisco on the first Tuesday of May, 1890, and on the first Tuesday of May of every year. At such meetings *two thirds of the entire membership* shall constitute a quorum for the transaction of business. Suppose they had seven thousand five hundred members on their roll next May, there must be at least five thousand members—two thirds of seven thousand five hundred—on hand at the meeting before any business could be transacted. Even if the membership did not exceed six thousand, the officers would have to rent the Mechanics' Pavilion in San Francisco, for their meeting, to accommodate the four thousand members who constitute a quorum. There is no provision in the by-laws for voting by proxy. Members would have to flock in from remote States and Territories to attend this annual meeting, and for what purpose? To elect three Directors—nothing more. "The mountains have labored, and a miserable mouse is brought forth." It is a transparent humbug for these four thousand members to come together and not have a voice in the alteration or amendment of their code of laws, or in the election of a President, Vice-President, etc. The remaining six Directors would still hold the fort, having the power to remove the three so elected upon charges preferred. But, it may be argued, such things cannot be done under the Civil Code of California, which safely guards and protects the rights of the members. Yes, if it is an incorporated organization. But the Pacific Endowment League of San Francisco is not, and the members are at the mercy, pleasure, and good will of the nine gentlemen who constitute the directory. How can the members of such an organization have any rights or privileges, not expressly given, and held in leash by the nine gentlemen composing the directory? It must be concluded, therefore, that the coöperative features of the scheme are a mockery and a delusion.

#### THE BANKERS' MUTUAL RELIEF.

The Bankers' Mutual Relief of San Francisco, in the laws governing the association, says its "object is to bind together in mutual interests for assistance in case of sickness, accident, and death, and to promote a feeling of friendship and union of action in benevolent work."

The fraternal and coöperative features of the association are exemplified in this, that the officers of the association, who, of course, are the originators of the scheme, hold office for one year, or *until their successors are elected*. As there is no provision in these laws as to when or where the annual meeting of the members will be held, there is not much danger of the Directors being disturbed. The laws of the asso-

ciation "may be amended at any time by a majority vote of the officers."

In the form of application for membership is the following: "I declare that a majority of the Directors of this association shall have power, in my absence, at any and all future meetings of the members of this association, to act as my attorney in fact and deposit the vote to which I would be entitled."

#### THE FIDELITY MUTUAL AID.

The Fidelity Mutual Aid Association, also organized in San Francisco, is precisely similar in its aims and objects to the Bankers' Mutual Relief. In the prospectus is the following: "By associating together acceptable persons they become entitled, by a common bond interest, in mutually aiding each other during sickness, accident, and death, and each, contributing his mite, succeeds in lifting the burden from the other's shoulders." What beautiful, consoling, and truly fraternal language. How edifying the idea of one brother "lifting the burden from the other's shoulders." The true state of the case is that the members know as much of each other and of what is being done in the "lifting" line as they do of the man in the moon and the internal affairs of that satellite. As the by-laws are not printed, the members are ignorant of what they are.

In the form of application of the Fidelity Mutual Aid, the same as in the Bankers', the applicant gives his power of attorney to the Directors to vote for him at all meetings of the association. This is "lifting the burden" of taking part in the management of the association from the shoulders of the members and placing it on those of the self-sacrificing gentlemen who constitute the directory. No printed reports from officers showing what had been done with the moneys paid by the members have been distributed.

#### THE EUREKA.

In the laws governing the Eureka Endowment Association of nearly two thousand members, the Board of Directors of seven members are endowed with absolute power. They can "enact and enforce all such laws as they may at any time deem for the best interests and welfare of the association." It is significant that at annual meetings of the members, according to Article XVI of said laws, it takes two thirds of those present to alter or amend these laws, which four of these self-constituted Directors have in their power to do. Remarkable from a coöperative point of view! This Board of Directors choose from among themselves a President, Vice-President, Secretary, and Treasurer, and the President appoints a Finance Committee, so as to give office to the remaining three Directors. They have full power to levy as many assessments as they deem necessary. They can reject any applicant for membership.

Like in the Pacific, it requires two thirds of the entire membership to constitute a quorum for the transaction of business at the annual meeting. As the probabilities of this proportion ever coming together are about as remote as in the case of the Pacific, before commented upon, the Directors of the Eureka may rest consoled that they shall **never be disturbed** in their mutual coöperative benevolent undertaking.

In the same way it will be found upon examining into the coöperative features of all these non-fraternal organizations (which parade the fact that their members have no lodge meeting to attend) that the management is vested in a Board of from five to nine Directors, who are practically irremovable. Either in the laws framed by themselves, or in the form of application, or in the certificate of membership, there is inserted some clause which will give them practically, though not nominally, an unlimited lease of arbitrary power.

#### THE MUTUAL OF OAKLAND.

In the certificate of membership of the Mutual Endowment Association of Oakland occurs the following:

A majority of the Board of Trustees shall have power, in the absence of the member herein named, at any meeting of the association, and in the absence of any proxy of said member, to represent and deposit the vote or votes to which said member shall be entitled.

According to this, at the annual meeting for the election of officers, a majority of the Directors can cast the vote of all the absent members who have not sent in proxies. What a simple, guileless method of perpetuating their own term of office. As the number of absentees at such annual meetings far outnumber those present and voting, the officers are not in much danger of being ousted. The Mutual Endowment Association of Oakland, although more than five years in existence, has never published a statement of the receipts and disbursements of its General or Expense Fund. As it not only charges high rates of admission fees, but also expropriates 10 per cent of the monthly assessments for this fund, the amount received must be very large. In most or nearly all of the endowment associations the monthly assessments are placed, without any deduction, to the credit of the Endowment Fund; but the Mutual is not satisfied with the usual sources of income for expenses, and takes 10 per cent of the assessments. Have not the members a right to know what becomes of their admission fees of from \$10 to \$30; of their dues from \$3 to \$30 paid every year; and of *one tenth* of their monthly assessments? What are the salaries paid to officers, and how much is paid for other expenses?

The financial statement of the Mutual of Oakland for the half year to July 1, 1889, is similar in style and character to that issued by an insurance company, and does not give such full details of receipts and disbursements as would be expected from a coöperative undertaking. As in the case of the Pacific of San Francisco, it may be intelligible and satisfactory to the half dozen gentlemen constituting the directory, but certainly not to the body of the members. For the said half year \$6,115, out of a total of \$39,000—that is, about 16 per cent—is transferred to the Reserve Fund, which already amounts to \$50,000. As this Reserve Fund expands year after year it will represent an accumulation taken from the members and put in the hands of perpetual Directors. Experience has shown, in the case of old line insurance companies, that this leads to extravagance, high salaries, etc., and often investment or speculation for the benefit of those in charge.

From a company or corporation point of view, the Mutual of Oakland may be a worthy institution and deserving of confidence. What I object to is its pretense of being a coöperative or mutual association, when its

methods are proprietary and similar to insurance companies that comply with the law relating to insurance and are under the supervision of the Insurance Commissioner.

#### HOW THE ENDOWMENTS FIGURE.

Unsound financial schemes, like some of the so called "national" building and loan associations, and most of the proprietary endowment organizations, have the happy knack of so involving their victims in an inextricable maze of figures, denoting dollars and cents, that they are unable to grasp the situation. Like the uninitiated struggling with the "fifteen" puzzle, they, after repeated efforts to disentangle the problem, give it up in despair.

The Secretary of the Pacific Endowment League, instead of giving a plain, unvarnished exhibit of the financial operations and conditions of the league in his annual report, gives one of those interesting puzzles, going to show how the organization can fulfill its contract with the holders of coupons for the next two years.

There is not in said report a word or figure showing what has been done with the large amount of money contributed by the members for the same Expense Fund.

#### EXPENSE FUND OF THE PACIFIC.

This league did not commence the levying of assessments until January 1, 1890, but from the day of its organization it has collected admission fees and quarterly dues, which go to the expense account. Let us see how much has been collected under these two items. It costs members \$5 admission fee, and \$1 50 per quarter for dues. Consequently the five thousand two hundred and eighty members must have paid in \$26,400 admission fees. As each one must pay the first quarterly dues in advance, one quarter's dues, or \$7,920, must be added to the former amount, making a total of \$34,320.

The league has been in existence one and one half years, or six quarters, and as one quarter has been reckoned, we must strike an average as to the amount paid in for the remaining five. Take half the present membership, or two thousand six hundred and forty, paying five quarters, at \$1 50, and we get \$19,800. Adding this to the former figures, we get a grand approximate total paid into the Expense Fund of the league of \$54,120. Where is the published statement, which should be in the hands of every member of the league, showing what has been done with every dollar of this amount?

All the genuine, well conducted fraternal insurance associations publish periodical statements, setting forth the receipts and disbursements in every fund down to the last cent. All moneys are paid out by a warrant on the Treasurer, and the date, number, amount, and purpose of each warrant are clearly set forth.

From what has come to my knowledge, I find that most of the proprietary endowment institutions keep their expense account under lock and key. In the annual report of the Secretary of the Pacific League is the following:

We, the undersigned Finance Committee, have made a careful examination of the books of the Secretary and Treasurer for the fiscal year 1888-89, and have found them correct in every particular.

J. MARTINS, Chairman.  
J. H. STRUCKMEYER.  
JAMES McALLISTER.

Following this is the sworn testimony as to the correctness of the accounts by an expert accountant. This is all, no doubt, very satisfactory to the perpetual nine Directors, but not to the remaining members of the "Pacific," who know as much about what has been done with their money as they do about the internal affairs of Timbuctoo. Where are the accounts which this Finance Committee certify to as correct? In all business undertakings, coöperative or otherwise, the financial statement is first submitted, and the certificate as to its correctness follows. This is the cart without the horse.

#### FEASIBILITY OF ENDOWMENT PLANS.

The Secretary of the Pacific Endowment, in his report, instead of giving a statement of receipts and disbursements, sets forth an array of figures to prove the feasibility of the plan of the Pacific Endowment League. He puts the average rate of assessments at \$2 25 a month, and the average coupon maturity at four years and one month. Each coupon amounts to \$500.

The assessments, at \$2 25 per month, amount to \$27 per year, and in four years and one month will amount to \$110 25. Consequently the Secretary, in his report, tries to prove how it is feasible to disburse \$500 out of \$110 25 receipts; or, in other words, how he can pay out \$4 50 for every dollar he takes in.

This is equivalent to a promise to pay about 300 per cent per annum upon the investment. What a run there would be on the savings banks of the State, with their insignificant 4 to 4½ per cent per annum, if the people placed any confidence in the glittering inducements held out by these bubble schemes. Unfortunately, thousands of persons, chiefly women, are drawn into them. The butcher, baker, and grocer have often to suffer that these women may be able to pay their assessments. The Secretary of the Pacific Endowment League gives the receipts and obligations, by way of illustration, for two years, 1890 and 1891, and then stops. Amazing results:

Receipts for the first eight months of 1890.....	\$120,970 00
Excess of receipts during last four months of 1890.....	8,585 00
Excess of receipts during 1891.....	26,655 00
Total.....	\$154,210 00

Why does he come to such a sudden halt. I will try to explain why he does so, by taking the Secretary precisely at his own averages of assessments and coupon maturity, and continue his calculation, precisely on the same lines, for two years and three months further. Let us see if the results will be as marvelous in producing hundreds of thousands of dollars surplus of receipts over disbursements as before.

Like the Secretary, I will start out with six thousand members on the first day of January, 1890, and add to that number, the same as he does, one hundred and fifty new members each month. The problem then is simply this:

Six thousand members, January 1, 1890, at \$2 25.....	\$13,500 00
Six thousand one hundred and fifty members, February 1, 1890, at \$2 25.....	13,887 50



And so on for four years and three months. Adding all together, we will get as follows:

First year .....	\$184,275 00
Second year .....	232,875 00
Third year .....	281,475 00
Fourth year .....	330,075 00
First quarter of fifth year .....	90,112 50
Total .....	<u>\$1,118,812 50</u>

This is the amount of receipts for assessments up to April 1, 1894. The organization would then have passed the sixth year of its existence, and the number of members on the roll, at the rate of increase figured upon, would have reached thirteen thousand five hundred. The Secretary states that four years and one month is the average, and six years the longest time it takes to mature a coupon. Consequently, at the lowest possible estimate, at least six thousand out of the thirteen thousand five hundred members on the roll must have had their coupons mature during these six years from the date of organization. From the start, and during all that period, the Pacific has been issuing certificates with coupons attached.

The coupons of six thousand members, at \$500 each, would amount to \$3,000,000, and the account would therefore stand:

Liabilities .....	\$3,000,000 00
Cash on hand .....	<u>1,118,812 50</u>
Deficit .....	<u>\$1,881,187 50</u>

Instead of being able to pay to the members \$4 50 for every dollar that they had paid in, the Pacific will not therefore be able to pay 40 cents on the dollar in 1894. The further along our calculations extend upon the same line the deeper will the Pacific sink in the mire of insolvency.

The history of all the defunct endowment associations shows that they usually give up the ghost a short time after the period when the average maturity of their coupons arrives.

Thousands of victims, then, are made to realize the truth of the universal law of political economy and finance, that enormous profits and small risks are conditions incompatible, and consequently non-existent.

#### FINANCIAL PROGRAMME, OR PROMISES TO PAY.

The following table gives an interesting exhibit of the wonderful financial programme thrown out to catch the speculative eye of the man or woman who wants to make four or five dollars out of one. The assessment and maturity tables of a large number of these endowment associations, whether conducted on the fraternal or proprietary system, are so arranged that we can make comparisons on a unit of value, as in the following table. The average age of a member is taken at from thirty-four to thirty-five years, and the value of the coupons, \$500. Where coupons are issued for a different sum, a calculation is made so as to bring the amount of assessment to cover \$500. For example, where the coupon was for \$200, two and a half times the assessments was figured on, and so on. Here are classed together the fraternal or coöperative and the proprietary; but, as I before pointed out, there is a *wide line of demarkation* between the two systems:

# ENDOWMENT ASSOCIATIONS.

1

TABLE A.

NAME OF ORGANIZATION.	Management.	Age of Members.	Amount of Coupon.	Period of Maturity.
1. Home Mutual Endowment Association.....	Proprietary.....	34 years 6 months.....	\$500 00.....	2 years 9 months.....
2. Golden Gate Endowment Association.....	Proprietary.....	Any age.....	500 00.....	3 years.....
3. Mutual of Oakland Endowment Association.....	Proprietary.....	35 years.....	500 00.....	8 years.....
4. Safety Endowment Association.....	Proprietary.....	35 years.....	500 00.....	2 years.....
5. Fraternal Guild Endowment Association.....	Fraternal.....	Any age.....	500 00.....	3 years.....
6. Self-Endowment Association.....	Proprietary.....	34 years 6 months.....	500 00.....	8 years.....
7. Golden Shore Endowment Association.....	Fraternal.....	35 years.....	500 00.....	4 years.....
8. National Endowment Association.....	Proprietary.....	Any age.....	500 00.....	1 year.....
9. Royal Argosy Endowment Association.....	Fraternal.....	34 years 6 months.....	500 00.....	4 years.....
10. Legion of the West Endowment Association.....	Fraternal.....	35 years.....	500 00.....	4 years.....
11. Star of the West Endowment Association.....	Fraternal.....	35 years.....	500 00.....	4 years.....
12. Guaranty Endowment Association.....	Proprietary.....	Any age.....	500 00.....	4 years.....
13. Beacon Light Endowment Association.....	Fraternal.....	Any age.....	500 00.....	3 years.....
14. Eureka Endowment Association.....	Proprietary.....	34 years 6 months.....	500 00.....	4 years.....
15. United Endowment Association.....	Fraternal.....	34 years 6 months.....	500 00.....	5 years 1½ months.....
16. Pacific Endowment Association.....	Proprietary.....	34 years 6 months.....	500 00.....	4 years 1 month.....
17. Bankers' Endowment Association.....	Proprietary.....	Any age.....	500 00.....	3 years.....

TABLE A—Continued.

NAME OF ORGANIZATION.	Monthly Assessments.	Total Amount Paid.	Per Cent of Profit.	Total Profit on the Dollar.	Total Profit on the Dollar Reduced to One Year.
1. Home Mutual Endowment Association.....	\$9 40	\$310 20	61	\$1 61 for one dollar.....	\$0 58
2. Golden Gate Endowment Association.....	6 60	237 60	110	2 10 for one dollar.....	70
3. Mutual of Oakland Endowment Association.....	2 32½	223 20	124	2 25 for one dollar, approximate.....	28
4. Safety Endowment Association.....	9 00	216 00	131	2 32½ for one dollar, approximate.....	1 15
5. Fraternal Guild Endowment Association.....	6 00	180 00	177	2 75 for one dollar, approximate.....	82
6. Self-Endowment Association.....	1 80	172 80	189	2 90 for one dollar.....	86
7. Golden Shore Endowment Association.....	3 50	168 00	197	3 00 for one dollar, approximate.....	74
8. National Endowment Association.....	12 50	150 00	233	3 33½ for one dollar.....	3 33
9. Royal Argosy Endowment Association.....	3 00	144 00	247	3 50 for one dollar, approximate.....	86
10. Legion of the West Endowment Association.....	3 00	144 00	247	3 50 for one dollar, approximate.....	88
11. Star of the West Endowment Association.....	2 75	132 00	278	3 75 for one dollar, approximate.....	94
12. Guaranty Endowment Association.....	3 50	126 00	286	4 00 for one dollar, approximate.....	1 32
13. Beacon Light Endowment Association.....	2 58	123 84	303	4 00 for one dollar, approximate.....	1 00
14. Eureka Endowment Association.....	1 80	110 70	351	4 50 for one dollar, approximate.....	88
15. United Endowment Associates.....	2 25	110 25	353	4 50 for one dollar, approximate.....	1 11
16. Pacific Endowment Association.....	2 50	90 00	455	5 50 for one dollar, approximate.....	1 85
17. Bankers' Endowment Association.....					

## HOW MUCH ON THE DOLLAR.

In the following table (B) the total profit on the dollar contained in Table A is divided by the period of maturity and reduced to the total profit on the dollar in one year. This will give us a unit of value which will clearly set forth the relative gains promised by the different associations enumerated. The progressive arrangement would then be as follows:

TABLE B.

NAME OF ORGANIZATION.	Profit on \$1 Reduced to One Year.
Mutual Endowment, Oakland.....	\$0 28
Self-Endowment, San Francisco.....	36
Home Mutual Endowment, San Francisco.....	58
Golden Gate Endowment, San Francisco.....	71
Golden Shore Endowment, San Francisco.....	74
Royal Argosy Endowment, San Francisco.....	86
Legion of the West Endowment, San Francisco.....	86
Star of the West Endowment, San Francisco.....	86
United Endowment Associates, San Francisco.....	88
Fraternal Guild Endowment, San Francisco.....	92
Guaranty Endowment, San Francisco.....	94
Eureka Endowment, San Francisco.....	1 00
Pacific Endowment, San Francisco.....	1 11
Safety Endowment, San Francisco.....	1 15
Beacon Light Endowment, San Francisco.....	1 32
Bankers' Endowment, San Francisco.....	1 85
National Endowment, San Francisco.....	3 33

## DISPARITY OF CONTRACTS.

If we had no other criterion to go by, the remarkable disparity in the financial programmes of these endowment concerns should be in itself sufficient to create distrust. Take any line of business—commercial, financial, old line insurance, etc.—and inquire if such differences exist in the quotations of rival firms or corporations? A few cents or a small fraction of a dollar is generally the rule. Among the endowments, one man joins the Mutual of Oakland, and pays in assessments for eight years at \$2 32½ per month, or \$223 20, and receives \$500 for his first coupon. If he had joined the National, and paid in \$2 50 per month for the same time, or \$240, he would be entitled to receive \$800. A difference in assessments of only \$16 80, but a difference in amount of coupons cashed of \$300.

The Mutual Endowment of Oakland, according to the foregoing table, holds out the lowest inducements of profit among the endowment schemes. Only 124 per cent, after the lapse of eight years, on the total amount paid in for assessments—\$2 24 for every dollar paid in, or 28 cents per annum. The Pacific promises to give twice as much as the Mutual in about half the time, which is equivalent to giving four times the value for money paid into its treasury. It will give \$1 11 for every 28 cents given by the Mutual. If any dependence were to be placed in the promises of these endowment concerns, it is plain that an investor would select the one which promises the most. Who would go to Oakland to invest his money when he could do four times as well in San Francisco? Who would wait eight years to realize 110 per cent upon an investment in the Mutual, when he could get 233 per cent in one year in the National?

## COMPARISONS BETWEEN ENDOWMENTS AND SAVINGS BANKS.

When a person reads of profits running from 61 to 455 per cent, how insignificant must appear the  $4\frac{1}{2}$  or  $4\frac{1}{2}$  per cent per annum allowed by the savings banks.

Take for example the Pacific Endowment, whose average maturity of coupon is four years and one month and the average assessment \$2 25. For the payment of \$110 25 a member receives \$500. How much would he get instead if he had deposited the same amount monthly in a savings bank in San Francisco?

Suppose he would receive 5 per cent per annum, which is higher than current rates. For the first six months he would deposit \$13 50 and receive no interest. At the end of the year he would have \$27, and interest for six months on \$13 50, or 33 cents, making a total of \$27 33. Second year he would get interest at the end of six months amounting to 68 cents; total principal and interest, \$40 83. Continuing the calculation, at the end of four years and one month the depositor would be entitled to draw from the savings banks \$119 40. A comparison between the Pacific Endowment Association and a savings bank, both of San Francisco, would be as follows:

	Pacific Endowment.	Savings Bank.
Deposit .....	\$110 25	\$110 25
Profit .....	389 75	9 15
Total .....	\$500 00	\$119 40

An investor, therefore, who could only gain \$9 15 in a savings bank, would, by investing his money in the Pacific Endowment, gain \$389 75, or more than forty times as much.

Is it not remarkable that with such stupendous inducements our savings banks are not depleted of their millions by breathless depositors? Sensible people, pause and ask the questions: How can an endowment association give four or five dollars for one, while a savings bank can add only four or five cents to the same? Where is the money to come from? Is it not the fact that these very endowments actually deposit their surplus money and reserve funds in the savings banks? Their legitimate profit or gain, consequently, comes from the small rate of interest allowed by the savings banks, and yet they promise their membership forty or fifty times this amount.

## AVERAGE PROFITS IN ENDOWMENTS.

The endowments in San Francisco having the largest membership are the United Endowment Associates, Legion of the West, Royal Argosy, Golden Shore, and Fraternal Guild, conducted on the fraternal or lodge plan, and the Pacific, Eureka, Guaranty, and Safety on the proprietary, or self-constituted, self-perpetuating-in-office system.

The average total gain per annum on the dollar in the fraternal organizations is 85 cents, and in the proprietary \$1 25.

The average period, in round numbers, in which coupons will mature, in the former is four years, and in the latter three years and six months.

The length of time which it takes for a coupon to mature is of vast importance to these associations. The shorter the time the fewer the lapses, and, consequently, the larger the number who will demand payment of their coupons.

#### UPON WHAT SUCCESS DEPENDS.

The success of endowment associations depends upon two contingencies:

1. The number of members who lapse in their payments and lose all they had paid in.

2. The number of new members added from day to day.

In the event of one or both of these failing the organization collapses. As I remarked in my report on the so called national building and loan associations, the division of profits derived from the lapses of members is somewhat analogous to the division of loot by bushwhackers after a raid. The healthy growth of the endowments depends, therefore, upon the amount of loot or booty left behind by the unfortunates who have lapsed on the one hand, and the amount of coin in the pockets of those coming in on the other.

The organization scrapes into its treasure box what is left by the fellow who has gone out the back door with pockets empty, and joyfully welcomes the dollars of the one coming in the front door with pockets full.

#### LAPSES OR FORFEITURES.

Loot, or lapsed money, is required to pay off the coupons past due, and the fresh supply is necessary to keep the ball rolling. Where the period of maturity is long the lapses are large.

Here is the great difference between the reckoning of lapses as applied to insurance and endowment institutions. In a life insurance company the period is *indefinite*, in the endowment it is *definite*. A person in the former very often, after paying his premium for years, gets tired of doing so and drops off, or else, from some cause, he is unable to pay. As a result the entire membership of an insurance company changes every eight or nine years.

In an endowment, on the contrary, a member having to pay his assessments for a definite and, generally, short period, will make desperate efforts to keep up his payments until the maturity of the first coupon. After that he generally drops out and thinks himself "mighty lucky."

In the Safety Endowment of San Francisco, for instance, a man becoming a member at thirty-five years of age has to pay assessments for two years only, when his coupon matures. It is easy to see two years ahead, and no sensible man will join the Safety unless he feels safe about his payments for these two short years. Lapses, therefore, will be exceedingly rare.

On the other hand, take the Mutual of Oakland, in which a man of the same age will have to continue his payments of assessments, month after month, for eight years before he can get his coupon cashed, and the lapses will be remarkably large.

The Secretary of the Mutual informs me that, out of a total on the roll of membership of less than two thousand three hundred, more than a thousand, or nearly 50 per cent, have lapsed. As the organization

has been in existence only five years, it is likely that 75 per cent of the membership will lapse by the end of the eight years.

The probabilities of an organization like the Mutual of Oakland fulfilling its obligations are proportionately greater, therefore, than those having a shorter time in which their coupons mature. This is made clear by the fact that it has been enabled to lay by a large Reserve Fund.

It was given in evidence before me that one of the reasons why the Occidental Endowment had collapsed was because those who had received cash for their coupons did not continue their membership. They but follow the dictates of human nature. Most of those who become members of endowment associations like the Occidental, do so as a matter of pure speculation, and if they are so fortunate as to draw a prize, put it in their pocket and walk off. Having got four or five times the value of their money, they are not so foolish as to contribute to the same results for others who follow. It is simply a game of grab. Take the plan of the Pacific Endowment, as shown before, for an illustration. At the end of the first six years of its existence it would find itself bankrupt, unless it had either trebled the monthly assessments, or two thirds of the six thousand members whose coupons would fall due had lapsed or forfeited their claims. If a business house having a large number of customers could not keep itself on a paying basis without a continuous addition to the number, what would be said of it? The entire system rests on an unsound basis, for it is simply "robbing Peter to pay Paul."

#### THE SAFETY.

From a circular issued by the Safety Endowment Union, the following list is taken, showing the amount received and disbursed to the members therein named:

Coupon No.	Chain No.	NAMES OF MEMBERS MATURING COUPONS.	Residence.	Date of Maturing.	Amount of Assessment Paid.	No. of Endowment Certificate.	Amount Coupon Payable.
1	1	Holmes, M. P.	San Francisco.	July 16, 1889.	\$60 00	19	\$250
2	1	Holmes, Mrs. A. W.	San Francisco.	Aug. 7, 1889.	61 00	6	250
3	1	Skillicorn, John	San Francisco.	Aug. 13, 1889.	66 50	48	250
4	1	Graham, Mrs. M. A.	San Francisco.	Aug. 25, 1889.	70 00	72	250
5	1	Williamson, Mrs. C. A.	San Francisco.	Aug. 27, 1889.	66 50	70	250
6	1	Putnam, Mrs. Martha	San Francisco.	Sept. 10, 1889.	76 00	92	250
7	1	Shaughnessy, Martin	San Francisco.	Sept. 12, 1889.	60 90	42	250
8	1	Rebut, Armand	San Francisco.	Sept. 12, 1889.	76 00	63	250
9	1	McDonnell, Patrick	Vallejo	Sept. 14, 1889.	76 00	79	250
10	1	Bischoff, Henry	San Francisco.	Sept. 14, 1889.	76 00	112	250
11	1	Angus, D. M.	Vallejo	Sept. 16, 1889.	76 00	123	250
12	1	Dawson, John	Vallejo	Sept. 21, 1889.	66 50	99	250
13	1	Dawson, Mrs. Rose	Vallejo	Sept. 23, 1889.	66 50	105	250
14	1	Houseman, Mrs. Louisa	Vallejo	Sept. 23, 1889.	76 00	130	250
15	1	Wickham, Mrs. Mary	Napa.	Sept. 25, 1889.	80 00	158	250
16	1	Gordon, Mrs. Mary	San Francisco.	Sept. 26, 1889.	70 40	64	250
17	1	Trull, F. W.	Vallejo	Sept. 28, 1889.	76 00	129	250
18	1	Byars, E. G.	Napa.	Sept. 29, 1889.	80 00	180	250
19	1	Bogle, Mrs. E. A.	San Francisco.	Sept. 30, 1889.	70 40	71	250
20	1	Meissner, Carl	San Francisco.	Oct. 5, 1889.	56 00	8	250
21	1	Smith, Peter A.	San Francisco.	Oct. 5, 1889.	85 50	189	250
22	1	Morrow, John C.	San Francisco.	Oct. 6, 1889.	90 00	191	250
23	1	Hunt, H. B.	San Francisco.	Oct. 9, 1889.	67 50	30	250
24	1	McKee, J. L.	San Francisco.	Oct. 12, 1889.	63 00	1	250
25	1	McLaughlin, Mrs. M. A.	San Francisco.	Oct. 12, 1889.	90 00	215	250
26	1	Donovan, Patrick	Vallejo	Oct. 12, 1889.	67 50	28	250
27	1	MacKeever, Mrs. L. B.	San Francisco.	Oct. 14, 1889.	79 20	134	250
28	1	Cassidy, Wm.	San Francisco.	Oct. 14, 1889.	85 50	172	250
29	1	Wiese, K. R.	San Francisco.	Oct. 14, 1889.	85 50	225	250
30	1	Cass, Mrs. Mary E.	Vallejo	Oct. 15, 1889.	72 00	46	250
31	1	Fairweather, A. J.	San Francisco.	Oct. 16, 1889.	90 00	234	250
32	1	Ackerman, Mrs. J. C.	San Francisco.	Oct. 16, 1889.	85 50	229	250
33	1	Stone, Mrs. Jane	San Lorenzo	Oct. 19, 1889.	85 50	209	250
34	1	Doran, Richard	San Francisco.	Oct. 19, 1889.	90 00	245	250
35	1	Dannenfzler, Mrs. A.	San Francisco.	Oct. 20, 1889.	67 50	41	250
36	1	Seeley, C. B.	Napa.	Oct. 21, 1889.	79 20	208	250
37	1	Hall, Mrs. E. L.	San Francisco.	Oct. 22, 1889.	85 50	224	250
38	1	Tobey, N. G.	San Francisco.	Oct. 23, 1889.	85 50	257	250
39	1	Conklin, Mrs. Jane	San Francisco.	Oct. 24, 1889.	79 20	119	250
40	1	Phillips, T. K.	San Francisco.	Oct. 26, 1889.	63 00	14	250
41	1	McClure, Wm.	San Francisco.	Oct. 27, 1889.	90 00	250	250
42	1	Graves, W. H. H.	Oakland	Oct. 28, 1889.	62 10	4	250
43	1	Earl, Mrs. F. N.	Napa.	Oct. 28, 1889.	79 20	183	250
44	1	Wiese, G. H.	San Francisco.	Oct. 29, 1889.	85 50	242	250
45	1	Gerbes, Mrs. R.	San Francisco.	Oct. 30, 1889.	85 50	243	250
46	1	Wescott, Mrs. E. S.	Rocklin	Oct. 31, 1889.	90 00	274	250
		Totals			\$3,496 20		\$11,500

From the foregoing list, it can be seen that \$11,500 was disbursed to members from whom only \$3,496 20 was received, or nearly \$3 33½ was paid for \$1 received. The Safety was organized June 28, 1888, and was therefore nearly one year and four months in existence on the last listed date. Two hundred per cent per annum on an investment is not bad, at a time when capital is ready to grasp at anything that will return from 5 to 10.



## HOW CAN THE SCHEME BE WORKED?

But here the query comes in, How can this be done, and *how can it continue to be done?* A person can easily understand how, as long as cash comes pouring in for new certificates of membership, the problem can be worked satisfactorily for the managers, but like the Occidental and the numerous other defunct endowments in the long mortuary list already given, the inevitable collapse is sure to come, leaving countless mourners behind.

The stereotyped reply given to all this is that people go into these schemes with their eyes open, and if they suffer they must stand the consequences. The speculator knows, it is said, what risks he takes, and cannot "squeal" if he should be pinched. All of this will equally apply to the people who invest in lottery tickets, and yet the law steps in and says that these tickets shall not be peddled or sold in California. Any one caught violating the law is punished. If it is right to protect the public from loss by speculation in the one case, why not in the other? The dealers in Louisiana lottery tickets must pursue their illegal calling in hidden paths, but the theorists, in endowment schemes which promise three or four dollars for one, defend the feasibility of such schemes in the public press, and hold up their heads on a level with the legitimate business men of the community.

## THE PROPRIETARY AND FRATERNAL COMPARED.

Here lies the remarkable point of difference between the proprietary and fraternal methods of endowment associations. The United Endowment Associates, the Royal Argosy, and the Legion of the West promptly filled out the blank forms sent from this office. Free access to their books and papers was cheerfully granted. Scrutiny of their affairs was not needed, as they publish, in full detail, at least annually, the receipts and disbursements of all moneys, no matter what the fund to which they belong.

The intimate knowledge of the financial condition and operations of the organization begets confidence on the part of the membership, and gives it strength to surmount difficulties.

## THE UNITED ENDOWMENT ASSOCIATES.

The United Endowment Associates was organized at Napa City, California, August 23, 1884. It has over sixty lodges, a few of which are outside the State, embracing a membership of over five thousand. Up to the last day of August, 1889, it had paid out on matured coupons \$152,875, out of a total of disbursements amounting to \$165,500. It admits to membership white persons of both sexes between the ages of eighteen and fifty. It pays endowments during life of members of one eighth of one of five classes of certificates, from \$1,000 to \$5,000 inclusive, in one eighth of life expectancy (from age at time of joining to seventy-five years old), and in case of death, *only* the next coupon due thereafter immediately, collected by assessment of graded rates according to the age at the time of joining on the membership of the entire order. The Endowment Fund is controlled by the Grand Lodge.

*Up to and including October 1, 1889, thirty-one assessments, averag-*

ing \$2 40, were levied, which is an average of six assessments a year for the five years and one month it has been in existence. There were levied one assessment in 1885, four in 1886, eight in 1887, nine in 1888, and nine up to October in 1889.

The following table shows the membership, etc., from the date of organization:

YEAR.	No. of Members.	No. of Assessments.	No. of Deaths.	Amount Paid on Deaths in Full	No. of Coupons Matured and Paid.	Amount Paid on Coupons Matured in Full	Total Disbursements.
Aug. 23 to—							
Dec. 31, 1884...	200	1					
Dec. 31, 1885...	456	1	2	\$1,000 00			\$1,000 00
Dec. 31, 1886...	842	4	6	3,125 00			3,125 00
Dec. 31, 1887...	2,269	8	5	3,000 00	44	\$24,875 00	27,875 00
Dec. 31, 1888...	4,560	9	23	13,625 00	83	48,875 00	62,500 00
Aug. 31, 1889...	5,030	7	21	11,875 00	103	59,125 00	71,000 00
Totals.....	5,080	30	57	\$32,625 00	230	\$132,875 00	\$165,500 00

From the report of the Secretary it appears that one hundred and seventy coupons, amounting to \$104,125, will have matured during the year 1889. For the year following (1890), the coupons maturing will amount to \$228,500. Unless, therefore, the membership should largely increase, the number of assessments to be levied will be about double in 1890 what they were in 1889. There is no Reserve Fund to draw upon, unless the sum received from one assessment can be so considered. The success of an organization of this character depends upon a continued increase in the membership. New blood is absolutely required to stand the strain of increasing assessments. The increase for the first few years of the United Associates was remarkably good. For the year of 1889, while not up to the mark of former years, it was still large. The number, however, must not lag, but keep on increasing, or assessments must be increased.

In order to pay \$228,500 for maturing coupons in 1891, there will be required ninety-five thousand two hundred and eight individual assessments, at the average of \$2 40 each.

If the membership increased so as to average six thousand in 1891, it will require about sixteen assessments to meet the liabilities on account of coupons maturing.

#### THE LEGION OF THE WEST.

Next to the United Endowment Associates comes the Legion of the West, which was incorporated September 8, 1885. According to the report of the Secretary for 1889 it had twenty-nine lodges, and a membership of two thousand four hundred and twenty-seven on July 1, 1889. The plan of this organization is outlined in its prospectus, as follows:

The Grand Lodge is composed of its officers, duly elected, standing committees, and representatives from subordinate lodges, and holds annual sessions. From this body emanate all laws for the government of the order, and subject to the laws, it controls the funds.

Subordinate lodges act as custodians of the special benefit and beneficiary moneys until called by the officers of the Grand Lodge; they have charge of the administration of their local affairs, with power to accept or reject those who may apply for membership.

## TWO DISTINCT CLASSES OF MEMBERS.

*First*—A. Special benefit members of first series, contributing to the Special Benefit Fund and holding certificates, with coupons attached, payable to the member at stated periods during life, and in case of death, one coupon being payable to the member's nominee.

B. Special benefit members of second series, contributing to the Special Benefit Fund, and holding certificates with ten coupons attached, payable as they mature, to the member, if living, or if dead, to his nominee.

(Several special benefit certificates will be issued to a member, as hereinafter stated.)

*Second*—Beneficiary members, contributing to the Beneficiary Fund, and holding beneficiary certificates, payable only at death to nominees to be named.

Membership in the special benefit class does not affect membership in the beneficiary class, nor can the funds of either said two classes be used for the payment of claims against the other.

Special benefit certificates of the first series are divided into six classes, viz.: Class 1, \$1,000; Class 2, \$2,000; Class 3, \$3,000; Class 4, \$4,000; Class 5, \$5,000; Class 6, \$6,000. Ten coupons being attached to each certificate, except to persons over fifty years of age, when coupons will be attached as follows:

Age 51.....	8 coupons.
Age 52.....	8 coupons.
Age 53.....	7 coupons.
Age 54.....	6 coupons.

Certificates of this series will be issued to members of sound bodily health, between the ages of fifteen and fifty-five years.

For the fiscal year ending July 31, 1889, there were \$52,126 30 collected in assessments, \$47,608 12 of which was apportioned to pay maturing endowment coupons, and \$1,911 84 for death claims. The remainder, \$2,606 28, went to the general or expense account.

There were six endowment assessments levied during the year, averaging \$3 92 each, or \$23 52 for the year. There were balances on hand in the three funds of the Legion as follows:

Beneficiary Fund.....	\$180 22
Endowment Fund.....	49,655 46
Expense Fund.....	2,086 14
Total .....	\$51,921 82

For the year ending July 31, 1889, there was paid a total for death benefits of \$12,221 13 out of the two funds called Beneficiary and Special Benefit.

No coupons had matured during the said fiscal year. The Secretary, in his report, shows that by the end of next year—1890—coupons will have matured amounting to \$193,483 33.

The number of assessments to be levied has been increased from six during the past fiscal year to ten for the present. Next year the number will be still further increased, and they will have to keep on increasing year after year under its present system.

## THE ROYAL ARGOSY.

The Royal Argosy was organized in San Francisco, May 23, 1888, and on October 1, 1889, had thirty-five lodges, with a membership of two thousand one hundred. It is not incorporated.

The plans and purposes of the Royal Argosy are as follows:

1. To unite fraternally all white persons of good moral character, who are socially acceptable, and, if for beneficial membership, of sound bodily health, between the ages of fifteen and sixty-five years.

2. To establish a Protection Degree (Class A) Fund, from which, on the satisfactory evidence of the death of a beneficial member of the order of the Protection Degree, who has complied with all its lawful requirements, a sum not exceeding \$5,000 shall be paid to

the family, orphans, dependents, or other beneficiaries, as the member may direct; and the further sum of an amount not exceeding \$250 (on account of the certificate held by the member) to each of the two members holding valid certificates numbered anterior and subsequent to the certificate of the member deceased.

3. To establish an Aid Degree (Class B) Fund for the payment of an aid certificate, with ten coupons attached, and no coupon to exceed in amount the sum of \$700 (said coupons being payable at stated periods, the amount of the next maturing coupon only being payable in case of the death of the member), to the family, orphans, dependents, or other beneficiaries, as the members may direct.

4. To establish a Relief Degree (Class C) Fund, from which, on the satisfactory evidence of the sickness of a beneficial member of the Relief Degree, a sum not exceeding \$20 per week shall be paid to such member for a period of twenty-six weeks.

5. To establish a Reserve Fund for the benefit of such members of the order in good standing of the different degrees who have been contributing members thereof for not less than five years, thereby limiting the extent of their liabilities and the number of assessments to be paid per annum.

6. To educate its members socially, morally, and intellectually.

7. To extend all moral and material aid in its power to members and to those dependent on them.

#### FORMATION OF THE ORDER.

The Supreme Lodge is the supreme head of the order, and is composed of its organizers and associates, officers, and representatives from Grand Lodges. Its regular meetings are held annually, and special sessions may be called by the Supreme President at the request of five or more members.

Grand Lodges are composed of representatives from each subordinate lodge in the State, and are governed by such officers and committees as they may annually elect. Subordinate lodges are placed within their control and supervision, subject to the laws of the Supreme Lodge.

Subordinate lodges are composed of Protection, Aid, and Relief Degree, or beneficial, non-beneficial, and honorary members of good social and moral standing, who are admitted upon petition by ballot. All petitioners for beneficial membership must be of sound bodily health, and between the ages of fifteen and sixty-five years. Non-beneficial members are persons acceptable to every member of the lodge, but ineligible to beneficiary membership on account of age, unsound health, or other causes, or who may desire to enter the order as such; they pay no assessments, and are not entitled to any moneyed benefits from the order. Honorary members may be elected unanimously by one lodge from members of another lodge as a mark of esteem and respect for special services rendered to a lodge or to the order at large.

#### DUES AND BENEFITS.

Each member pays as quarterly dues such an amount as may be agreed upon by the lodge, but cannot be less than 50 cents per quarter.

#### EXPENSES OF GOVERNMENT.

Each subordinate lodge pays a per capita tax of 10 cents per month per member (for the time they are members) to the Supreme Lodge; Grand Lodges receive 80 per cent of the per capita tax collected from lodges within their jurisdiction. From the amount received, the mileage of representatives, salaries, expenses of annual sessions, and incidentals are paid.

#### SALARIED OFFICERS.

Salaries are paid to those of the Supreme officers who perform the work necessary for the order, and the amount is determined by the Supreme Lodge in session.

#### FUNDS AND THEIR SECURITY.

All moneys are received by Supreme Accountant. All officers of the order who have charge of any of its funds are required to give sufficient bonds for the faithful discharge of their duties. These bonds may be increased, from time to time, as the numerical strength of the order increases.

The total income from assessments up to October 1, 1889, amounted to \$22,653 24. There was paid for death claims, Class B, \$3,500. The Royal Argosy has over \$20,000 of a Reserve Fund.

#### ENDOWMENTS ON TRIAL.

It is the practice, whenever any attempt is made to prove the infeasibility of their plans, for the officers of endowment associations to point to the long continued success of the Ancient Order of United Workmen, Knights of Honor, Chosen Friends, and others.

There is a deep line of demarkation between the two classes. Both in one respect are alike—that is, in insuring their members and paying the policy on the assessment plan—but the endowments propose to pay it in installments to the living members, while the Workmen, Knights of Honor, etc., only do so to the legatee after death.

The supporters of the endowment mutual assessment system, then, in order to inspire confidence, must be able to point to the examples of an association conducted upon their plan which has been attended with success for a period long enough to give fair assurance of stability. This they are as yet unable to do. The United Endowment Associates stands beyond question at the head of the mutual or assessment endowment associations in California. It has been in successful operation for more than five years. It has a large membership; has paid a large sum for coupons; has been economically managed, and has the advantage of having at its helm capable and energetic officers. The United Endowment has then all the elements of success, if success is possible.

The association is on its trial, for as none of the mutual endowments are six years old, it is but an experiment so far. It would indeed be astonishing if it could succeed in continuing to pay 88 cents on the dollar per year, whilst the Mutual Endowment of Oakland, conducted on the company plan, can afford to pay only 28 cents.

The endowment feature of insurance of itself is not new. It has been in operation for many years by old insurance companies, but as was demonstrated by Mr. Bacon in his testimony, there is a wide divergence between the old and the new methods.

#### THE OLD LINE SYSTEM OF ENDOWMENT.

In the old line insurance companies the endowment plan may be considered limited payment life policies, which provide for the payment of definite cash surrender values at the end of certain periods defined. The plan usually embraces the payment of the full amount of the face of the policy to the heirs or legatee of the insured in case of death, at any time, from the day the policy was issued. Take the rates of five of them, by way of example, for an endowment policy for \$1,000, payable in ten years, or in the event of death, to an insurer thirty-five years of age:

Northwestern of Milwaukee .....	\$102 51 annual premium.
Manhattan of New York .....	\$105 53 annual premium.
Washington of New York .....	\$105 53 annual premium.
Pacific of California .....	\$105 53 annual premium.
Equitable of New York .....	\$105 53 annual premium.

In contrasting these rates with those charged by our “coöperative” local endowments, the first thing to strike the reader will be the remarkable uniformity in the amount of the annual payments charged by the regular or old line companies. In our San Francisco born endowment institutions, as described, the rates have been fixed and plans adopted in a helter-skelter, razzle-dazzle style.

The projectors would appear to have entered upon a “go-as-you-please” race for public patronage.

The next point of distinction between the old and the new is in the *amount of money* to be paid for the endowment. The ~~assessments~~

charged by our new style locals are a mere bagatelle compared with the old rates. Instead of a man getting four or five dollars for one at the end of three or four years, he actually has paid in more than he receives when his endowment matures in the old companies. For instance, in the case of four out of five of the examples before given, he will have paid in to the company \$1,055 30 when the time arrives when he is to receive \$1,000 in return. Of course it should be borne in mind that during all that period his life was insured for \$1,000.

#### WHY SHOULD NOT THE NEW SYSTEM SUCCEED.

But apart from these discrepancies—glaring and significant as they are—there is nothing which can be successfully done under proprietary or company management, which should not be accomplished with at least as good results, and at less expense, by coöperators. This fact has been demonstrated by the wonderful success attending the experiment of insuring the lives of their members by fraternal societies or orders, whose membership now runs up to the hundreds of thousands. If successful in insurance on the entire *life*, why not in *stated periods or divisions* of life, is a question which may reasonably be asked.

If coöperators have not only held their ground, but got the best of the old system in the one case, why not in the other? If, then, a genuine coöperative organization finds that its plans are not feasible, or that it promises more than it can fulfill, it rests with itself to alter said plans so as to bring them within the range of practicability.

In such an organization all members stand precisely upon the same level, with an equal voice and vote in its affairs.

There are no perpetual or life term officials. High salaries and other extravagances are not tolerated. Their annual meetings and election of officers are not shams. Whether they gain or lose, sink or swim, is their own affair. The great difficulty is to discriminate between the genuine and the counterfeit coöperative. Not every one that has Supreme, Grand, and subordinate lodges, with the usual staff of Supreme and Grand officers, is a genuine fraternal organization. "Not every one that says 'Lord! Lord!' shall enter into the Kingdom of Heaven." In some of the so called "orders" it will be found that the Supreme Lodge is in the hands of a self-constituted, self-perpetuating coterie, who were the prime movers in organizing the order, and who manage the affairs to suit themselves. You will generally find in the constitution of the "order" some section or clause by means of which these people can hold on to power. They fill the offices and control the finances. Their coupons are among the first to mature, and their friends are the first to be taken care of. The true ring can be best ascertained by studying their laws, and from the proceedings at the annual meetings, and the results shown in the reports of the various officers. The law of the State should define what constitutes a "coöperative, fraternal, or benevolent association," and put it in the power of the State Insurance Commissioner to suppress any not coming up to the standard.

In a genuine coöperative endowment, where the members frequently meet to discuss ways and means for the good of the order, social attachments are formed which a member will desire to maintain regardless of pecuniary considerations. Hence, it follows that members in them do not, to the same extent as in the proprietary organizations, drop off after

receiving cash for the first coupon. They take a personal interest in the success of the league, and contribute, at least for a time, their share that the men and women of their lodge, whom they meet night after night, may be as successful as themselves.

A simple arithmetical demonstration of the non-feasibility of their plans is of itself not conclusive evidence that an endowment coöperative association will collapse when it has within itself such elements of recuperation. While all fair-minded citizens must condemn the false pretensions and dubious methods of the proprietary endowment companies organized for the special benefit of a few individuals, it is but right and proper to give the genuine coöperative endowment associations a fair trial before pronouncing condemnation. At the same time, sham fraternal should be mercilessly stamped out of existence. They are a reproach upon and a menace to the genuine organizations.

#### CONCLUSION.

In conclusion, I desire to express my sincere conviction, based upon the developments of this investigation, that the coöperative feature of endowment insurance is antagonistic to the true idea of what coöperation means to accomplish.

Sterling coöperation is an incentive to thrift, teaching that the bettering of one's condition must be brought about by economy, and that what tends to saving is a recognized blessing. The endowment schemes, on the contrary, as here conducted, hold out the idea that the prizes, in the lottery of life, are more inviting than the few cents on the dollar of coöperative saving.

Thrift is subordinated to luck, and the wage earner is invited to throw his hard earned dollars into the endowment wheel of fortune, upon the chance of drawing a prize. Their motto is to *make* and not to *save* money—to reach fortune by a "Royal" road, instead of by the old "Industry and Thrift" highway.

In another way endowment insurance is repulsive to the proper conception of coöperation. Coöperation means mutuality—common support, working together for the common good. It teaches that what is good for the individual is for the good of all, and what works to the injury of the one is an injury to the whole body.

Success in the endowment insurance depends to a great extent upon the lapsed or forfeited payments of members. The gain to some is therefore taken from the pockets of others, and it is the experience in such schemes that the small few are the gainers, while the great many are the losers. The man who falls by the wayside in the endowment associations, instead of being helped to his feet by his brother coöperators, has his pockets rifled of what little he had paid into the common fund. A member can realize profits only at the expense of his friends and neighbors in the same association.

Endowment associations, therefore, in every form—proprietary, fraternal, guild, or lodge—are based upon principles inimical to the teachings of true coöperation, and in their practices and results are likely to work injury to the cause.

If the proper principle upon which life insurance should be founded is to pay to the policy holder during life, and not to his heirs **after his death**, why would it not be well to make another departure in **fraternal**

societies, and instead of paying benefits during sickness, allow every member so much per week while he is well enough to attend to business, and to cut him off from benefits the moment he shows signs of illness?

The Hon. John K. Tarbox, Insurance Commissioner of Massachusetts, uses the following words in his report for 1884:

That the ordinary short term endowment, which is a little insurance and a great deal investment, is not desirable as either, is capable of mathematical demonstration, and is alike impolitic for the companies and unprofitable for the policy holder.

If insurance and investment are the object, each can better be got in its separate place than by a combination which impoverishes the investment and does not improve nor cheapen the insurance.

No person will wisely insure his life from the expectation of money profit. \* \* \* Life insurance rests its claim to honor upon worthier grounds than common selfishness. A man should insure his life as he does his property, for *protection*. For these reasons, and not by dishonest pretensions of gains as an investment, the public favor should be sought.

Again, the same authority, in his report for 1885, says:

I am strongly persuaded of the impolicy and positive danger of magnifying the banking feature of life insurance to accommodate modern plans of tontine speculation and endowment investment. The closer life insurance is held to its essential object, which has won for it the universal esteem of the thoughtful and humane, and apart from mercenary speculation of whatever nature, the better for its safety and dignity.

#### SUPPLEMENTARY REPORT ON ENDOWMENT ASSOCIATIONS.

Since the foregoing report was written several of the endowments referred to have gone to join the great majority. Among others, the Royal Argosy, the Guaranty Endowment, the Safety, the Bankers' Mutual Relief, the National Endowment, and the Bankers' Endowment League. It is now difficult to keep track of the failures, for since the light has been shed upon their doings they are hunting their holes like pestiferous rodents.

The first mentioned endowment association wound up its affairs when it saw disaster before it, and, so far as I can learn, no suspicion of dishonorable action attaches itself to any of the officers and Directors of the concern. According to the Secretary:

"The Supreme Lodge was organized in May, 1888, and increased in membership very rapidly. On the strength of the prospects of the concern a large number of certificates were issued, the coupons of which mature in 1891, 1892, and 1893.

"We find," said he, "by an examination of the books that, unless we tax the members very heavily in the meantime, we will not be able to meet these demands, which aggregate \$1,127,700. This we do not wish to do, and we want them to decide how the business shall be wound up.

"The association has \$82,000 in cash in the bank, which will pay about 90 per cent of what has been paid in. The other 10 per cent has been paid out in death benefits, twenty-one of which have been settled."

Like all orders on the same plan, the Royal Argosy depended upon rapid increase in membership to help pay the coupons when they fell due. Instead of increasing, the membership roll has fallen off four hundred, leaving only one thousand nine hundred and forty-five as the total membership of the order.

The coupons will mature as follows: In 1891, \$269,800; in 1892, \$483,600; in 1893, \$374,300. The present treasury contains only \$80,000. Coupons maturing in 1891 cannot be paid unless three assessments per



month are levied, and this would kill the order, as poor people could not raise the money.

The Supreme President called a meeting of the Supreme Lodge for October eleventh, in accordance with the petition. Supreme President Gesford says the only honorable course left is to dissolve the order and pay the members the \$80,000 in the treasury in proportion to the assessments paid. Mr. Gesford estimates that the members will receive 75 per cent of what was paid in.

Supreme Trustee Bickford thought the order would pay 90 cents on the dollar.

The Legion of the West is in a sadly demoralized condition, and will soon be only a thing of the past. The Grand Lodge which met in August last, considering that contracts could not be carried out, reduced \$600 coupons to \$500, and increased the assessments from ten the previous year to two each month.

William Smith, one of the earliest members of the society, and for some time Acting Past Grand Commander, made a statement of the workings of the system.

"The report of the annual convention showed a membership of two thousand eight hundred and ninety-eight," said he, "with liabilities for the coming year of \$353,400. This is due to some six hundred members whose first coupons are daily maturing. The assets are \$88,208 34 on deposit, and a questionable assessment roll of \$10,085 35 per month. This is questionable, because if those whose coupons do not fall due in the coming year refuse to meet their assessments—that is, refuse to pay—it will reduce the total three fourths, and become less than \$3,000.

"Here are the figures in round numbers, showing the condition of the order:

Liabilities for the year.....	\$353,400 00
Funds on hand.....	88,000 00
Assessment in October.....	10,000 00
Two assessments monthly from November to July.....	160,000 00
Total .....	\$258,000 00

"The monthly assessments will not reach over this, because, as an inducement to join, new members pay but one a month, and the holders of due coupons are admitted on the same terms.

"Mr. Feusier has said that the order does not bind itself to pay the fixed sum. But the last Grand Lodge said: 'We will guarantee you the value of your coupon less \$100.'"

A short time after the publication of the foregoing report, suit was brought against the Guaranty Endowment in the Superior Court of San Francisco, in order to test the right of their proprietary or sham fraternal associations to do business in this State under existing laws. The case was assigned to Department No. 4, presided over by Judge J. P. Hoge. After many adjournments it was finally decided in favor of the State, and against the Guaranty Endowment. The wording of this decision proves beyond the shadow of a doubt that the Pacific, Eureka, and the many other proprietary concerns referred to in the report, are unauthorized by law to transact an endowment insurance business in this State unless they comply with the laws relating to insurance. The following is the decision of Judge Hoge:

In the Superior Court in and for the City and County of San Francisco, State of California, Department No. 4.

THE PEOPLE OF THE STATE OF CALIFORNIA, Plaintiff.

VS.

THE GUARANTY ENDOWMENT BENEVOLENT ASSOCIATION, Defendant.

This cause having been submitted upon a written statement of facts entered into and signed by the attorneys for the respective parties and filed herein, and the Court being fully advised in the premises, and having fully considered the same, it is by the Court now herein ordered, adjudged, and decreed:

That the defendant has wrongfully claimed and usurped, and does now wrongfully claim and usurp, the following franchises, to wit:

*First*—Of being a duly and legally incorporated mutual life insurance company, with the rights, privileges, and immunities of the same.

*Second*—Of taking insurance upon the lives and health of individuals for profit, and of levying and collecting, from time to time, assessments and premiums from the persons so insured, without having first complied with the laws and statutes made and provided for the government, regulation, and restriction of the business of life, health, and accident insurance, and particularly the requirements of the statute, that such companies shall, before beginning business, provide a capital stock and a guarantee fund, and file a certificate showing the same with the Insurance Commissioner.

And it is further ordered, adjudged, and decreed, that the said "The Guaranty Endowment Benevolent Association" has not now and never had any right to exercise the aforesaid franchises, rights, and privileges, or to hold and enjoy the same by virtue of the laws of the State of California, or of its Articles of Association filed thereunder.

And it is further ordered, adjudged, and decreed, that each and all of said franchises, rights, and privileges be, and the same are hereby divested out of the defendant and are recovered and forfeited to the State, and that the said defendant, its agents, servants, and attorneys, be, and they and each of them are hereby perpetually enjoined from exercising, enjoying, or intruding into said franchises, rights, and privileges, or from doing or transacting any business, issuing any policies of insurance, or directly or indirectly collecting any assessments or premiums on or by reason of the same.

Done in open Court, this twelfth day of August, 1890.

J. P. HOGE,  
Judge.

## CHAPTER IV.

### TESTIMONY CONCERNING THE PRACTICES AND PURPOSES OF ENDOWMENT ASSOCIATIONS.

BUREAU OF LABOR STATISTICS, September 23, 1889.

Mr. Carl Spelling appeared for the State Labor Bureau.

R. E. COLLINS,

Of San José, a Director of the Western Mutual Benefit Association, called as a witness and sworn.

MR. SPELLING: Were you one of the organizers of the Western Mutual Benefit Association? Answer—Yes.

Q. Tell who organized it, and about what time? A. I think that we got ready for business—I could not name the date exactly—but I think it was about the first of May when we sent out the circulars.

COLONEL TOBIN: The first of May of this year? A. Yes.

MR. SPELLING: Did you incorporate; that is, did the Western Mutual incorporate? A. We did.

Q. Did you incorporate previously to the time of sending out the circulars? A. Yes.

Q. How long previous had you incorporated? A. I could not tell—two or three days or a week. It might have been two weeks. We were incorporated before we attempted to do any business. That was our position.

Q. Did Mr. Riddle or Mr. Brookes confer with you in regard to the organization of the Western Mutual? A. Mr. Riddle did.

Q. Did you not talk about it to Mr. Brookes, the President of the Occidental? A. No, sir.

COLONEL TOBIN: Who were Riddle and Brookes? A. They were President and Vice-President of the Occidental.

Q. Did they first meet and associate in the organization of the Western Mutual? A. I do not know that that is the fact.

Q. Was not the object of that organization to continue and carry out the objects of that association—the Occidental—in part? A. No, sir; it was not. That was in the matter nothing at all.

Q. To what class of persons did you send the first batch of circulars sent out? A. Chiefly sent to Occidental members to give them the chance to insure in the new organization, or reinsure themselves, if they so desired.

Q. Did you send circulars to all the members of the Occidental, or to only a part? A. All; they were sent to all as far as I know. That was my intention.

Q. How do you know that they were sent to all the members or any members of the association? A. Simply, that was the instruction given, to have the circular sent to each one of the Occidental.

Q. How did you determine who were members of the Occidental? A. That I cannot tell; we had no way of knowing.

Q. You say the Directors of the Western Mutual were yourself, A. M. Pollock, Dr. M. S. Logan, C. Leshir, and F. F. Morelli? A. Yes.

Q. They were the Directors and also the incorporators? A. Yes.

Q. Were not all those incorporators—members—certificate holders in the Occidental? A. I do not know.

Q. You were? A. I was.

Q. Was not Mr. Pollock? A. I never asked him.

Q. Do you know where he is? A. I do not know.

Q. Did you not belong in this? A. I did, but I do not.

Q. Was not Mr. Leshir a member of the Occidental? A. I could not tell.

Q. Mr. Morelli? A. Mr. Morelli was a member.

Q. He is not President? A. Secretary.

Q. Are you President? A. I am.

Q. Mr. Pollock was first President? A. Yes.

Q. In the first circular that you sent out did you not refer expressly to the Occidental and its collapse as the reason for the organization of the Western Mutual? A. I think it was the object.

Q. Then the object of incorporating the Western Mutual was to succeed the Occidental? A. Not to succeed at all. It was to organize a new organization on a different plan.

Q. It was to be organized with the members of the Occidental as a basis? A. Our idea was to get material wherever we could; and naturally knowing that there was a quantity of members out of insurance, we supposed, of course, we could get material there.

Q. Did you organize it before the collapse of the Occidental, and send out your circulars? A. Not before; after the collapse.

Q. Where did you get the list of the members? A. That I do not know. I was not President.

Q. Did you see the first list? A. I never saw the list from that day to this.

Q. Is that one of the circulars you sent out? A. That is one of the circulars, April fifteenth; we don't deny it.

Q. Was your plan somewhat similar to the plan of the Occidental? A. No, sir; it was on the assessment plan; no comparison with the Occidental plan.

Q. Did it not embrace somewhat the same plan as the Occidental? A. No, sir; no comparison.

Q. Did your plan not divide into four different assessments? A. No, sir; this plan is not.

MR. SPELLING: Mr. Commissioner, I want to examine that circular (April fifteenth). It is offered in evidence.

MR. SPELLING: What is the membership? A. I do not know that.

Q. Do you know when that proposition you made to members of the Occidental was first published, that you sent out? A. I think it is embraced there. That is all I know. There were several circulars sent; of course, I cannot tell the purport of them; they speak for themselves.

Q. Have you ever attended a meeting of the Directors of the Western Mutual Benefit Association since it was organized? A. Yes.

Q. Have you ever seen the books purporting to be lists of members? A. I have seen them occasionally. They were open for the instruction of members.

Q. You do not know about its business? A. No.

Q. You have been a Director? A. Yes.

Q. Since it incorporated? A. Yes. We incorporated in May. We did not have a room and have a meeting till the first of May.

Q. You seemed to be in a hurry to send out your circulars; how is this? A. It is perfectly natural for any house doing business to get all the goods and all the material they can.

COLONEL TOBIN: There is something in that circular that I would like to know about—that is, if Mr. Collins will acknowledge that is the tract issued by the association? A. That is the circular of the association.

Q. Do you know who folded and mailed them—if done by Mr. Brookes, the President? A. I could not tell anything about it.

Q. Is it not the fact that this association, as far as this plan is concerned, has been considerably enlarged since this was issued? A. The plan was modified considerably; the plan we are now working under is different from the first circular issued.

Q. Is not the plan stated in your incorporation, in your constitution and by-laws? A. It is.

Q. You say this plan has been changed? A. I think we changed the plan—I think some two months since; not the entire plan, but the mode of assessment—the rate of assessment. There have been other tables added, different, somewhat, but all on the assessment plan.

Q. How often have your constitution and by-laws been changed? A. I don't think they have been changed.

Q. You say the plan was embraced in your constitution and by-laws, and you say that it has been changed. Therefore, there has been a change in your constitution and by-laws? A. To conform with this plan, I presume.

Q. How many changes have there been in your organization since established? A. I could not say.

Q. Who have authority to alter or amend the by-laws? A. The Board of Directors.

Q. At any time they please? A. At any regular meeting.

Q. When are their meetings? A. They are on the first Tuesday of each month.

Q. Have you had any general meeting of the members? A. No, sir.

Q. Have your by-laws been printed? A. No, sir; they have not. They are there in copy form for the inspection of any one, in business hours, that wishes to see them—members, or all others interested.

Q. How can the members be informed of a change in your by-laws when they are not printed? [No answer.]

Q. I would ask you: In the form of application for membership and in the certificate, is there not an obligation on the part of members to comply with the laws of your organization? A. Yes.

Q. Those laws have not been printed? A. Have not been printed.

Q. They have been changed by the Board of Directors? A. I won't say positively that they have been changed. An addition is a change, but the circular is not a part of the by-laws.

Q. You say the plan of organization is embraced in the by-laws? A. Yes.

Q. That is the plan? A. Yes.

Q. The one referred to as embraced in the by-laws? A. Yes.

Q. You have changed that plan? A. Yes.

Q. Modified it? A. Yes.

Q. How can members be informed of that change when the by-laws are not printed? A. That I cannot answer.

Q. And still you require members to pledge themselves to obey your laws and constitution? A. I presume that is the idea.

MR. SPELLING: I want to ask you this question, Mr. Collins: Is it not the fact that the officers of the Occidental cooperated with the organizers of the Western Mutual Association in the organization of the latter? A. Not to my knowledge.

Q. Did not Mr. Riddle send out circulars as the business manager of the Occidental in the interest of the Western Mutual? A. Not to my knowledge.

Q. I will introduce a circular sent out by J. L. Riddle, dated May 1, 1889. Were you a member of the Western Mutual? A. I am.

Q. And a circular sent to one is generally sent to all? A. That is the supposition.

Q. Did you send to Mr. Richard Eads, of Pomona, California, a member of the Western Mutual, a circular, as follows: "The Occidental Endowment Association having suspended business, five of its members, all of whom are known to be good business men, in order to save themselves, and all others who may wish to join in with them, from loss, and to continue the protection of their relatives in case of death, organize the Western Mutual. Believing it to be to your interest I have reinsured you in this association for the sum of \$1,000, the amount you were protected in the Occidental, which policy, together with the paid up certificate for the amount of assessments paid to the Occidental, and the association's terms of reinsurance, are herewith sent for your consideration. The Occidental members are rapidly accepting the reinsurance, and from present appearances a large majority will soon be enrolled. Hoping you will realize that I have done and am doing all in my power to protect you, I am respectfully, J. L. Riddle." On the back of that circular was the following indorsement: "This will answer the question, where has all the money collected gone to." Then follows a statement of the officers of the Occidental, signed by Geo. C. Jones, Secretary; J. L. Riddle, Vice President of late I. T. E. A. The proposition referred to in that circular of Mr. Riddle I introduce in evidence. Mr. Commissioner, you can examine it, and ask the witness concerning it if you wish. Here is a copy of Mr. Eads' policy in the Western Mutual, also; and I have another one here that I will offer.

COLONEL TOBIN: Mr. Collins, that second part I do not understand; the part marked "2d.:" "To all parties in good health, their new certificates will date from the date of the month of his or her coupon." To what does that refer? Does it refer to persons who had coupons in the Occidental? A. I presume it does. This circular was issued while Pollock was President. I had no knowledge of the circular till it was received. I was not President, and have no knowledge. I was not consulted in the issuing of that circular, as Mr. Pollock was then President. I was not President of the Board at that time.

Q. You say a paid up certificate will be issued for the amounts of assessment previously paid. Were the assessments paid to the Occidental? A. It reads that way. Of course I had no knowledge of the issuance of that circular. I was not present at the meeting where that circular was issued.

MR. SPELLING: Mr. Collins, the Commissioner has in his possession a complaint against your association signed by General Jo Hamilton, ex-Attorney-General of the State. A.

is a very good time to introduce it. It is in regard to Mr. Keener's policy, which I will introduce in evidence.

COLONEL TOBIN: It is Rudolph Keener.

MR. SPELLING: This is an extract from a letter by General Jo Hamilton, Auburn, California, dated August 17, 1889: "It seems from Mr. Keener's explanation, that after the collapse of the Occidental Self-Endowment Association, a new association, calling itself the Western Mutual Association, induced him to send him the policy of the Occidental Self-Endowment Association, promising to send him their policy instead. This he did, sent his policy of one wild-cat association, and got nothing instead." A. That is from whom?

Q. The proposition made to those members in the Occidental was about this, as I understand it: They were not reinsured, or they were not insured for the amount that they carried in the Occidental, but only the amount of the coupon that was about to become due; was that it? A. No. Our plan calls that they shall join the institution, and carry the same amount of insurance in the Mutual that they were carrying in the Occidental; if they were carrying a thousand dollars, they were to carry a thousand dollars.

Q. I think you are mistaken, Mr. Collins. A. That is the idea.

Q. I don't think you understand what the proposition was. [Circular, "To all persons in good health," read.]

Q. We will pass that for the present. What position did you occupy in the Occidental while you were a member of it? A. I was Club Manager at San José.

Q. How many members from first to last did the Occidental have in San José? A. We had ninety-three or ninety-seven.

Q. Were they as a general rule rich people or poor people? A. They were scattered, as you will find in every association.

MR. SPELLING: I want to ask you in regard to Mrs. Pender. Do you know when her coupon fell due? A. I could not tell you now; you have the papers.

Q. Was it ever paid? A. I have no knowledge of it.

Q. Was it not given you to collect six months before the Occidental had collapsed? A. It was given me by Mrs. Pender, because she could not write. I did her a favor to send her coupon into the office for her. That is all.

Q. Is it all the explanation you have to offer about her coupon? A. It was handed into the office, and I am told is still on file. She told me she never got her money.

Q. Did you get a receipt? A. No, sir; I never asked for a receipt; I simply wrote it in her presence—wrote a letter and closed it.

Q. Did she not go to you and demand a receipt? A. Never.

Q. Did you see that coupon any more? A. I was told that it was on file in the central office.

Q. You made inquiry into it? A. Most undoubtedly I did. When I found your letter to me calling for her coupon, I wrote at once, and the answer came that the coupon is on file, and has never been paid.

Q. Did you not undertake the collection of that coupon? A. No, sir.

Q. Did not Mrs. Pender go to you long previous to my letter, and ask you to look after it, and account for it? A. No, sir. How could I account for it?

Q. You were acting as her agent? A. I was not acting as her agent. I did her a favor by writing the letter—as I wrote for all others.

Q. Others got their money, while she did not? A. I don't know.

Q. Did any get their money in that time? A. Lots of them.

Q. Have you had control of her coupon? A. I had no control of it. It was handed to me, and went to the office.

Q. You never paid any more attention at all till I wrote to you on behalf of Mrs. Pender—you never reported to her or to me? A. No; I don't consider any one responsible that does a favor for a person—she can't write. The coupon is on file, as I am told.

COLONEL TOBIN: How many members in the Occidental Association in San José? A. I think that the largest amount was ninety-seven.

Q. How many of that amount had coupons paid? A. I don't know. The coupons were not paid to me. The money was sent to members individually; I simply received the money as Club Manager and forwarded it to the home office; received the assessments. Is this investigation according to the subpoena that I got?

MR. SPELLING: It is into associations generally. I want to ask you about other associations in that town. Were you the Club Manager of any other associations? A. No, sir.

Q. Do you know of any other associations that did business in that town? A. I do not.

Q. Don't you know the names of some other associations that did business more or less in San José? A. We have lots of insurance companies there. I am not acquainted only with my own affairs.

Q. Your company, then, seemed to have a monopoly in San José? A. You can call it a monopoly. I don't know the affairs or the doings of other businesses.

MR. SPELLING: I don't know that it is necessary to quote any of these papers, but I will put in evidence another circular issued by the Western Mutual and signed by Morelli, dated May fourth, and that policy of Mr. Eads—he puts in a complaint.

WITNESS: He says that he never received anything in return?

MR. SPELLING: That was Mr. Rudolph Keener, of Auburn.

WITNESS: It seems strange that a gentleman who has not received his policy should

not write to the association. He can't be a business man. If I had a complaint to make I would make it right along to the right quarter.

MR. SPELLING: I introduce the complaint of Mr. Eads against the Western Mutual.

Q. Have many of the poorer classes of people been made victims by the collapse of the Occidental? A. I cannot say in regard to that. If Mr. Spelling wishes to go through the list, I will give him the best explanation that I can. And then it might be my opinion; I might be misjudging the people.

Q. How many members in your new association? A. I am not able at this time to tell.

Q. You understand well the full scope of the association at present? A. There are perhaps some things not fully made plain; but I think I understand in a general way the purpose of the association.

Q. It is an endowment association? A. An assessment endowment association.

Q. Has it a life insurance? A. We have several plans; life or endowment.

Q. Has it any accident insurance scheme? A. You may call it so if you wish. It is partly so.

Q. I want to know if there is anything not embraced—I think you cover the whole field? A. I think so.

Q. I want to find out if there is any plan you have omitted, that you have not tried to take in in your organization? I have one of your leaflets. A. It embraces it all.

Q. It appears to me from this, Mr. Collins, that you have tried to take in every form? A. We have tried to give them the later forms of insurance, that we consider could be safe—absolutely safe; that has been the intention, nothing else. If there is a better plan in the field I fail to find it.

Q. Your organization is the fourth resurrection, is it not, of the original Texas concern that was founded by Mr. Russell? A. I could not tell.

MR. SPELLING: Five defunct ones.

COLONEL TOBIN: I suppose it is the representative of all those plans?

Q. Has your association levied any assessment? A. The assessments are payable monthly.

Q. Can you approximate the number of members? A. I could not, sir.

Q. Do you know the amount paid in? A. I have no idea.

Q. Do you know when the report is to be issued of your organization? A. I cannot say when the report is called for or not; I don't know whether it is printed; I cannot give you that information.

Q. Can you tell how many members, at the present time, were formerly members of the Occidental? A. No, sir; I cannot.

MR. SPELLING: You are the President of the Western Mutual, and you say you have never examined any of its books, and know nothing of its condition? A. I have looked over the books occasionally; but the monetary matters I don't know anything about; I have made no examination.

COLONEL TOBIN: Who is Treasurer of your organization? A. Mr. Leshir.

Q. Mr. Leshir is Vice-President? A. There has been a change in the officers; there is no Treasurer, because, as yet, there are no funds in hand. We have selected, I think, Wells-Fargo as depository.

Q. Who elected the officers? A. They were elected at the time of the incorporation.

Q. Has there been any change in the officers? A. I was elected Vice-President, and when Mr. Pollock went away I was elected President. Mr. Leshir was Treasurer, and he has been made Vice-President.

MR. SPELLING: Was your organization undertaken for your own profit or for the profit of other people? A. There was no profit in it for several years.

Q. You undertook it out of pure benevolence, and in the interests of other people? A. It was the idea, expecting that, in the course of years, there would be a reasonable margin of profit. My idea was to get together, and to save others and myself, if possible.

Q. You have received your coupon in the Occidental, have you not? A. Never received a cent.

Q. Do you know what became of Mr. Pollock—you say that he has gone away? A. I do not.

Q. So you undertook it unselfishly, in the interests of other people. Was not Mr. Leshir connected with the Occidental at one time? A. That I could not tell you; never met the gentleman till the time we organized.

Q. Do you know how much money per month, on an average, was collected and forwarded to the Occidental by you as Club Manager? A. I cannot tell.

Q. You can approximate it; say? A. I guess somewhere in the neighborhood of \$275 to \$300; it would average that.

Q. How long were you Club Manager? A. From its inception.

Q. How long? A. Four years; oh, yes, six years.

Q. What was your compensation as Manager? A. It is laid down in the by-laws.

Q. We have not the by-laws. I don't know that we can get them. I doubt if they have been written out. A. Part of the time 8 cents a member and part of the time 10 cents a member.

Q. For each month? A. For each month—so much per capita. It is not a heavy salary.

W. F. HUGHES.

Called as a witness, and sworn.

MR. SPELLING: What is your business, Mr. Hughes? Answer—I am doing a general commission business—real estate and auction business, fire insurance.

Q. Are you acquainted with the operation of mutual assessment and endowment associations in the city of San José? A. I cannot say that I am much acquainted. I have had some acquaintance in the Occidental.

Q. Do you know from the experience and statements of others something about the extent of those operations? A. The extent of those mutual endowment associations?

Q. Yes? A. Yes; I know something about that. I know there are quite a number of them represented in San José, and they have done a great deal of business there. You are talking about these associations generally?

Q. Does the Western Mutual Benefit Association, among others, do business in that city? A. I know nothing, I might say, about the working of that association. I have had circulars from them; was in their office one time, and talked with Mr. Pollock when he was President; and I talked with Mr. Jones, who was the Financial Secretary of the Occidental, and also with Mr. Riddle (very few words with Mr. Riddle) in regard to the Western Mutual.

Q. Did he ask you to join the Western Mutual? A. Yes; he did. I cannot remember the date that I was there, but it was after the date that they moved into their office, No. 10, Flood building. I was in their office there.

Q. You found Mr. Jones and Mr. Riddle there? A. Yes; and a gentleman whose name has been mentioned here; he is the Secretary, Morelli.

Q. Do you know of any discrimination they made among the members in the Occidental in the proposition that is contained in their circulars? Do you know of any offers to a certain class of Occidental members that were less favorable than those offered to another class of members? A. Well, as to that, I would have to answer simply as to my opinion. I should say, and told them so—I told Mr. Jones so at the time I talked to him—that would be a matter of opinion, and no other to verify what I say—I asked Mr. Jones why it was that I, Mr. Levy, and Mr. Leonard, and Mr. Posell, and one or two others, had received no circulars; and he explained the matter that it must have been an oversight. I asked him if it was not strange that he should have overlooked so many of those who had been paying so much money into the Occidental—into the original institution—as I understood this was to take the place of the Occidental; and he said to me that it was only an oversight, and desired to give me circulars to take up. I declined the offered proposition, but took one myself.

Q. Is it not the fact that those who were overlooked in that proposition, or left out, were those whose coupons were about to mature? A. That was the fact.

Q. And those to whom the proposition was made were those whose coupons had a long time to run before they would mature? A. It is a matter of fact, because the coupons of those whose names I mentioned would mature in a very short time; and I put that question to him, if it was not for the purpose of avoiding the responsibility of those whose coupons would mature at an early date; and he remarked that it was an oversight; and I remarked that it was a singular oversight.

Q. And you inferred that those who had created trouble in the old association were those whose coupons were about to mature, according to that circular? A. I don't know about that; I don't know what you mean by creating trouble, unless you mean by asking for loans.

Q. This discrimination? A. I understand, as a matter of course, those who were creating trouble were those who would be wanting their money very soon.

Q. Was the proposition an offer to pay your coupons when they matured in the Occidental, or at a later period than that? A. The proposition made to me was that we must answer for the same amount that we had been carrying in the Occidental, and that at the end of the period when our first coupons would mature in this first organization, we would then receive the coupon due in the Occidental. I asked Mr. Jones how were they going to meet that, if they could not pay the Occidental coupon now; as a business proposition, as a present proposition, how they were to pay both coupons at the end of a fixed term; mine would be about four years, and that was what I think it was in the Occidental.

Q. I will read this proposition: They must become members of the Western Mutual Benefit Association for at least the amount of the coupon allotted them? A. Yes.

Q. The new contract to date from the date of maturity of his or her coupon if you become a member in the Western Mutual? A. Yes; that is correct.

Q. If your coupon matured the first of May, 1889, the certificate in the Western Mutual Benefit Association was dated the first of May, so that that coupon which would have matured in the Occidental did not become due in the Western Mutual Benefit Association until a number of years afterwards? A. Yes.

Q. The new contract to date from date of maturity of his or her coupon was the date of refunding assessments, as specified in the coupon? A. Yes.

Q. Mr. Hughes, as a general proposition in reference to their financial condition, were members in the Occidental and other associations of its kind in San José? A. Their financial condition?

Q. Yes; and their occupations. Speak of that in your own way? A. I am fully convinced that the great majority of them are poor people. I speak from the fact that I had a list of the members of the Occidental in San José; and in looking over that list, my impression is that two thirds of that list were laboring people—people who have very little means—were generally laboring people. There were some exceptions to that.

Q. In some instances, were they not ignorant and credulous people? A. Yes; quite a number of cases were people who were hardly competent to judge for themselves—perhaps a great number of them.

Q. Give the names of endowment or mutual assessment associations that have done business in your town other than the Occidental and Western Mutual Benefit Associations? A. It is very hard for me to remember these names. I know a number of them when I hear them. There was a company who preceded this; that was the same as the Occidental—the Occidental is the successor. There was a company organized in Oakland, the Mutual Benefit Association of—I can't remember.

Q. Who were the officers of it? A. The President of it? T. H. Jordan—W. H. Jordan—he is the head. I took out a policy in that myself at one time, and all I paid was the initiation fee. But I am not familiar with the names of these.

Q. Is there one association that Jordan is President of called the Workingmen's Guarantee Fund Association—that is what the Mutual Endowment Association of Oakland is called? A. That is it.

Q. Dr. Smith and Mr. A. M. Thompson were connected with the Self-Endowment Association. Do you know anything about it; did it do some business in your town? A. I could not answer; I remember the name, but I could not say about it.

Q. Did the Pacific Endowment League do some business there? A. Yes.

Q. Has it a membership there now? A. I cannot say.

Q. Do you know who is the collector for it? A. No.

Q. It did business in San José, did it? A. It did business in San José. I had its circulars left in my box frequently, and the agents called on me.

Q. Do you know George Kærber and Ida—Mrs. E. M. Hoeffer? A. I do.

Q. What is the financial condition of these parties? A. Mr. Kærber is in easy circumstances; he is hard working, but he has some property. Mrs. Hoeffer is a poor woman—a very poor woman, and had a hard struggle to pay her assessments. That I know of.

Q. How long did she pay? Can you give the sum total? A. I put it down; she told me what she paid.

Q. Did you get a statement from her signed by her? A. I did.

MR. SPELLING: The statement is as follows: Has paid in \$350 the first year; more afterwards. Signed, Mrs. E. M. Hoeffer. A. I don't know exactly how much she paid. She was a member of the Occidental.

COLONEL TOBIN: Did she get any money in return? A. I would not be positive whether she ever received a loan or not. Her coupon was never paid. Her coupon is due—past due.

[Statement read of Louis Griepenstruk, George Kærber, witness.]

Q. Are there many more cases similar to this to your knowledge in San José, Mr. Hughes? A. There are quite a number of other cases there in which it has worked a great hardship; I can't remember names. I know there is one woman, a widow, who lived out not a great way from Santa Clara, and who has come down to see me several times; but I am very poor of remembering names.

Q. How much has she paid in? A. She has paid in for about three years. Her policy is about \$2,000. She has paid in \$350. She was so poor that she could not raise \$10 to join in the suit against the Occidental.

Q. Did one of her coupons become due? A. Her coupon was due; and she could not raise \$10 to go into the suit; that was the fact.

Q. Did you know of any other instance? A. I could not give names. [Mr. Spelling hands witness a list of names; witness reads.] At least two thirds of these people are poor and laboring. In looking over the list I could mention a number of names, but people object sometimes to having their financial condition exposed.

MR. SPELLING: State in regard to a conversation you had with Mr. Riddle about folding and sending out circulars, about the time of the collapse of the Occidental? A. On Monday—I believe the Occidental was attached either Friday or Saturday, about the twenty-third of March—I could not give dates exactly—on the Monday following I came to San Francisco; went to the office of the Occidental to ascertain the condition of things; did not know that it was attached. Mr. Riddle invited me out, and we had a conversation in reference to the Occidental and its future plans. He stated to me that he had known for a long time that the Occidental could not run. I asked him why, then, professing to be a friend of mine, he did not tell me in October previous, when I had a talk with him, what was its condition. And he said, "I did not dare do it." He said: "If you and everybody else had put your shoulders to the wheel and helped to get new members, we might have gone along." I said: "Judge Riddle, I could not conscientiously ask a man to join the Occidental when I felt that it was not on a good financial basis." And he admitted to me then that he had known that it could not run; and he said: "We have got to organize a new institution;" and he says: "To show that I am prepared for this thing, we have a full copy of all the names from the Occidental books; I have had circulars printed and folded and in the envelopes ready to post to each member of the Occidental to whom we think it will be proper that we should apprise them, or those of them who would make desirable members." He says: "There are some Occidental members we don't want, but we are prepared now to send these circulars out." He stated positively that he had been expecting this thing to collapse for months—had known that it could not run.

Q. Did he designate the class of members that were not desirable in the new concern? A. I cannot say that he did, further than that those who were going to press their claims



—those whose claims were about due and were about to press their claims—that he did not want them. He asked me to become a Director of this new company.

J. S. AMES.

COLONEL TOBIN: What is your name? Answer—J. S. Ames.  
 Q. Where do you reside? A. Santa Rosa.  
 Q. What is your occupation? A. Carpenter.  
 Q. You are not a capitalist? A. No, sir.  
 Q. To what extent did you invest in the Occidental Mutual Benefit Association? A. Well, about between \$1,400 and \$1,600, sir.  
 Q. Did you accept the propositions made by the Western Mutual Benefit Association, or did they make any to you? A. They made propositions to me.  
 Q. Were you a member of the Occidental Endowment Association? A. I was.  
 MR. SPELLING: Do you know what propositions the Western Mutual Benefit Association made to you? A. I did not join any but the Occidental.  
 Q. Was there any proposition made to you after the collapse of the Occidental, taking it for granted that it did collapse, by any other association? A. Mr. Ridley wrote me a letter, he would like me to join the other.  
 Q. What was the name—the Western Mutual Benefit Association, was that it? A. I think so.  
 Q. To what extent did you invest in the Occidental? A. Between \$1,400 and \$1,600.  
 Q. How much were you insured for in that association? A. My wife and I were insured in all for \$20,000—\$10,000 each.  
 Q. For how many years did you continue to pay assessments? A. Paid assessments for about four and one half years.  
 Q. The sum total paid in by you for yourself and wife amounted to how much? A. In the neighborhood of \$1,400 to \$1,600.  
 Q. Did any of your coupons mature? A. One.  
 Q. How much was the amount of that coupon? A. One thousand dollars.  
 Q. How did you get that amount when it became due? A. I did not get anything—not a cent.  
 Q. Did you ever talk to the Directors about your interest in the Occidental? A. I did.  
 Q. What Directors? A. Dr. Smith, A. P. Overton, T. J. Brookes—that is what I call him—it may have been Brook.  
 Q. What is Mr. Overton's occupation—is he not President of a bank? A. I think so, sir.  
 Q. A railroad builder? A. I do not know about the railroad.  
 Q. Is he not building a railroad to Sebastopol? A. I do not know.  
 Q. You say you talked with those men, tell us what they said? A. They told me to stick to it, and when my coupons became due I would get the amount due.  
 Q. What policies were you carrying? A. Four. Two of my own and two of my wife.  
 Q. For \$10,000 each? A. Each.  
 Q. You were insured first in the Santa Rosa? A. Last in the Santa Rosa. First in the old office—the Texas Endowment Association. They made it all over in one some way.  
 Q. Did you make any complaint to these Directors about the non-payment of your coupons, and the refusal or failure to make loans to you? A. Yes; whenever I saw them I did. I did not complain very much. I am not one of that kind.  
 Q. When were those complaints made. A. Right along for the last year or two.  
 COLONEL TOBIN: Did you make any attempt to recover what was due to you through proceedings at law? A. I did not.  
 MR. SPELLING: Tell the substance of the reply you received from Overton, Dr. Smith, and Mr. Brookes. Did you talk to Mr. Carruthers any? A. I did.  
 Q. Tell in your own way what reply they made, if any? A. They all told me it would be all right. Mr. Carruthers told me if he was me he would drop part of it; he had not much faith in it.  
 Q. Did he give any reasons for his lack of confidence? A. No.  
 Q. Where does he reside? A. He resides at Santa Rosa.  
 Q. What position did they occupy in the Santa Rosa Self-Endowment Association? A. They were Directors.  
 Q. What position did Brookes occupy, also? A. Brookes, I believe, was President.  
 Q. What position did Mr. Overton occupy; simply a Director? A. I think so.  
 Q. Did Smith occupy any position besides being a Director? A. I don't know.  
 Q. Was he not Medical Examiner? A. He was; he examined me.  
 Q. All but Carruthers told you that it was a safe thing for a year or two before it collapsed? A. They told me that right up to the time it collapsed—to not more than two or three weeks before.  
 Q. What is the financial condition of these men, speaking in a general way? A. I wish I was as well off as either of them.  
 Q. Do you know of any poor laboring men or widow women in the town of Santa Rosa who have suffered from this or any other of the mutual endowment kind? A. I know of some in Santa Rosa, and outside of it I am not acquainted much.

COLONEL TOBIN: Are you a member of any endowment association at the present time, Mr. Ames? A. I do not belong to any of them; it is the only one I belonged to.

Q. Was any money given to you as a loan from that association? A. No, sir.

Q. And you absolutely lost all you paid in? A. Yes, sir; every cent.

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JOHN F. SMITH.

COLONEL TOBIN: What is your full name, Mr. Smith? Answer—John F. Smith.

Q. Mr. Smith, where are you from? A. From Santa Rosa, sir.

Q. You were a member of the Occidental? A. Yes, sir. My wife was insured in the Occidental.

Q. You were not yourself? A. No; it was my wife, but I always paid it, and attended to it.

MR. SPELLING: Do you know of any other members in Santa Rosa? A. Yes; of quite a number.

Q. Do you know Mrs. Elizabeth Willoughby, who resides down not far from the McNear Hotel, on Fourth Street? A. No, sir; never heard of her; don't know her. I know Mrs. Bennett, a lady who had two policies in this company; her husband had one and she had one.

Q. What was her financial condition? A. Her financial condition was very low. She kept paying, all the time expecting to get paid when the coupon became due. The coupon became due and was not paid. I have the facts of the matter here; a gentleman gave it to me because he could not come, and I brought it down with me; he asked me to bring it down here.

[Statement put in evidence.]

WITNESS: Now, Mr. Spelling, if you will let me make a statement.

MR. SPELLING: Go ahead. Proceed, Mr. Smith.

WITNESS: I took out a policy, November 24, 1885, and paid on that policy regularly every month up to 1888, when they commenced to assess double. I used to pay \$10 a month; in 1886 and 1887 it was \$10 a month, and March 2, 1887, I paid \$20 double assessments. Then along from that time to 1889, I paid \$20 a month. We had an insurance of \$10,000, and always paid regularly and promptly; but when I took this insurance out first, they told me that in six months I would get \$200, and that this would keep the payments up. I thought it was a pretty good thing; but I never got a cent. I went to them, however, a great many times and tried to get money, but they were always embarrassed—could not pay anything.

Q. Did you talk to those Directors? A. I talked to Mr. Brookes, to Judge Overton, and I talked to Mr. Riddle, and they always gave me to understand that the thing was on a good, sound basis. All I had to do was to pay my money, and when the coupon became due I would get my money back. But the Financial Secretary, Mr. Wood, when I went to him to get a payment on the coupon, he said that it was impossible; that he could not pay; that in three months he would pay. He told me it was a business office; in three or four months more he would pay. I had so much money insured I had to give it up. I paid in \$680.

Q. To cover that policy? A. Up to the smash, I had paid up to March, \$680. I had paid \$700 when they bursted, but I got \$20 returned.

Q. Was the coupon due at that time? A. The coupon would mature on the eighteenth of November.

Q. They collapsed in March? A. Yes, sir; but they always told me that the thing was straight.

Q. Was there any effort to get you to join the Western Mutual? A. Yes, sir; after they collapsed I received a letter and went to the office in the Flood building, and Mr. Riddle told me that if I would join that I would in six months get one third of my money, and in another six months get another third.

Q. Did you join? A. No.

Q. Why? A. I did not have any confidence in the people.

Q. Did you recognize most of the old hands in the Occidental? A. They were all there, I guess, mostly. Mr. Riddle said he was there only to help them out. I guess he was the Prime Minister of the whole thing.

Q. Then you thought it better not to throw good money after bad? A. I thought so.

Q. Were you not required to give up your Occidental policy? A. He said all of us that would execute a bond to them, they would see that they got their money back.

Q. Did you talk with Brookes? A. He said he thought that the Western Mutual was a good thing; he was going to join it himself, and was the only way to get our money back. I could not see it that way, and I did not join.

Q. What members of the Occidental do you know in Santa Rosa? A. I know Mr. Peck.

Q. What is Peck's financial condition? A. He works for a living every day. I know Mr. Kewy; he lives close to my house; he works every day.

Q. Do you not know some widows and poor men in this institution? A. There was one woman came to my house. I told the woman that it was very foolish to be worrying about it—that it was as safe as if in the bank; I thought so myself. I believe she got \$500; her son, I think, is a lawyer.

Q. That probably accounts for it? A. I don't remember her name. She came to my

house, and I told her I thought the money was as safe as in the bank, as I had every confidence in the men who told me so, Mr. Brookes and Mr. Overton.

Q. Did they tell you that it was as safe as in the bank? A. I told that lady so. Mr. Brookes told me that it was perfectly safe; that everything was straight and square.

COLONEL TOBIN: Did Mr. Overton tell you that? A. I spoke to Mr. Overton a long time ago, and he told me everything was all right.

Q. Is not Mr. Overton a banker in Santa Rosa? A. He is President of the savings bank.

Q. Is he not building a railroad to Sebastopol—helping to do it; one of the Directors? A. I don't know whether he is interested in it or not. He is always interested in anything Mr. Donahue is undertaking.

Q. He has to do with the management and control of railroads in that county? A. I think he has; I would not be positive.

Q. Don't you know he is one of the Directors—a builder of the Sebastopol road? A. I heard.

Q. What is Mr. Brookes? A. He is a farmer in San Joaquin County.

Q. Does he work on his farm? A. He has some one working on it for him.

Q. Is he a poor man or a rich man? A. He is not a poor man. He lives on his farm.

Q. What position does he occupy in Santa Rosa? A. I think he is one of the Directors of the Southern Pacific Methodist College, or Pacific Methodist College.

Q. Don't you know Mrs. Elizabeth Willoughby, that lives across the street? A. I know her boy, but I don't know her.

COLONEL TOBIN read the sworn statement of Mrs. Elizabeth Wilson, September 20, 1899.

COLONEL TOBIN: We have a large amount of correspondence from different parts of the State of the same character.

#### A. W. BISHOP.

COLONEL TOBIN: What is your full name? Answer—A. W. Bishop.

Q. You are Secretary of the Mutual Endowment of Oakland? A. Yes.

Q. The Mutual Endowment has been in existence five years? A. Since August 7, 1884.

Q. Yours is an incorporated society? A. Yes.

Q. Your plan, besides endowment, is also sick and relief? A. There is both life and endowment—separate and distinct from each other—and the only relief feature is that when members are disabled through sickness or accident, we loan them \$2 on each \$1,000 on the face of their policy for a period not exceeding eight weeks in any one year, to tide them over any disability, so that they would not lose their membership from being disabled.

Q. Have the rates of endowment been increased since the date of your incorporation? A. They have been increased very materially.

Q. To what extent? A. Well, about 50 per cent.

Q. What was the cause of the change in the rates? A. We found that the rates we adopted first would not meet the liabilities, and therefore they were increased.

Q. How long after the date when this organization was started was this change made? A. About a year and a half.

Q. Then the new plan has been in existence about three and a half years? A. Yes, sir.

Q. Tell what was the rate of assessment on \$1,000; say, an average age of forty at first? A. It was 90 cents.

Q. What is it at the present time? A. It is \$1 20.

Q. Do you consider anything under \$1 20 to be a safe form of assessment? A. I do not.

Q. Do you believe that any endowment association, assessing its members only \$1 or under, where the coupon would mature in five years, would be a safe plan? A. No, sir; I don't think it would. I am speaking, of course, on a basis of \$1,000 now. I don't think it would be safe.

Q. How many members had you who were entitled to coupons under the old plan? A. Well, about two hundred at the time.

Q. Have the coupons of these two hundred about matured? A. Some of these; most of them that are still members, they will mature—well, some of them will extend into next year.

Q. About how much would a member under the present system pay into your organization in seven years, when the coupons mature—seven years is your limit? A. Seven years at forty.

Q. Seven years at forty, I am speaking of that? A. I stated that hastily, and I may be mistaken. [Looks at card.]

Q. This will be a coupon, that will be due in a period of seven years, of \$1,000? A. We pay in the association \$105 30, and get \$200. The \$1,000 would extend through a period of thirty-five years.

Q. \$105 30 in seven years would get \$200? A. He is paying on the same amount through a period of thirty-five years—of course it would be less; of course the interest for the thirty-five years would make his payments for the last years necessarily smaller than the first; but multiplying that by five would give the total amount that he would pay in during the thirty-five years. It would take thirty-five years for him to get the full \$1,000.

Q. You say that there are about two hundred members on the old plan entitled to coupons? A. Yes.

Q. About what was the average length of coupons at that time on the old plan? A. They were the same, excepting from the ages of fifty to fifty-five the period was decreased down to four years. We took them in up to sixty; but after fifty-five, under the old plan, one coupon was canceled, if they were fifty-nine; two coupons above fifty-nine; but under the new plan there is no coupon matures in less than five years, and no member is admitted at the age of over fifty-five years.

Q. Was not the old plan more beneficial or advantageous to members than the new plan? A. Oh, materially so. It was disadvantageous to the association as an association.

Q. Now, Mr. Bishop, was the reason for your making the change in your assessment plan founded on the fact that you saw that you could not carry out your contract with your shareholders on the original plan? A. That was the cause of changing.

Q. Or your concern be destroyed if continued on the original plan? A. No doubt of it.

Q. Under your system have you been able to meet all demands? A. Every payment has been met the day it was due, and we have \$50,000 in our Reserve Fund.

Q. I would ask you by way of comparison: Does your association charge a much higher rate of assessment than any other endowment associations? A. I think our charges are the highest of the kind of any association doing business on this coast. I would like in addition to add to that, to state while it is fresh in my mind: In addition to the endowment, our life rates are nearly equal to the old line companies. They are the same as the Fidelity of Pennsylvania—it is an incorporated organization, that is, a mutual company, but incorporated under the laws of Pennsylvania, but that is considered what they call the old line companies—their rates are the same as ours. I took the assessment rate of the New York Mutual Reserve.

Q. Have you had experience in mutual assessment insurance? A. Well, more or less for the past ten years.

Q. Would you explain it to us how it is that a person paying \$105 30 into your organization during seven years would be able to get \$200 at the end of that period? A. It is on the principle that has been found to be correct in all insurance companies and associations—not only old line, but mutual and coöperative associations—that there is an average in the whole case of 20 per cent of lapses each year; and that lapse is in fact the basis of the accumulation of many millions of dollars which the big companies have now as their surplus—it is from lapses. Taking, for instance, the Pacific Mutual, they have on their books, I think, some twenty thousand names of members who have joined it, have continued their membership through different periods of time, and I think they are carrying now as persons whose policies are still in force, some four or five thousand. That shows the number of lapses that will occur in all insurance companies and associations. They pay their money in, and through some cause or other quit.

Q. What other foundation do you depend upon besides this? A. The other is the interest upon the amount of money that is paid in through the period of time before the member's endowment becomes due. These two accumulations are the only basis upon which you can reduce the actual amount.

Q. Don't you depend upon the influx of new blood, upon the receipts of new members coming in? A. You have got to keep your membership good; but if you depend upon nothing more—if you depend upon the increase of membership to pay the amounts due old members, eventually then you would fail.

Q. What disposition do you make of the funds of your association in order to make interest? A. It is loaned upon real estate.

Q. Anything on loans? A. Our by-laws prohibit the loans of money on anything but real estate, and State, county, or government bonds, with the exception, as I have said before, of the small amounts that we loan to members when they are disabled, in order to tide over their difficulty; that is, a loan upon which they pay 7 per cent interest.

Q. Does your loan vary? A. From five to ten years.

Q. According to the age of members upon entrance? A. Yes.

Q. How many funds have you in your incorporation? A. Three. The General Fund or Expense Fund. The second, Coupon Indemnity Fund, which is the fund for the payment of coupons maturing, either by death or by expiration of time; and the Reserve Fund, which is not to be less than \$50,000, which we have now fully paid in.

Q. How often are financial reports published? A. Semi-annually.

Q. Are they printed? A. Yes.

Q. Are they distributed? A. Yes; distributed to every member.

Q. Do these reports contain full details of the receipts and disbursements of each fund? A. It does in detail of the Coupon Indemnity Fund and of the Reserve Fund, but not of the General Fund—not in detail.

Q. How is it that you do not detail in the publication of the Expense or General Fund? A. Well, there is no reason, except that to publish it in detail would require a very large space of the papers.

Q. I notice in all the fraternal organizations they publish in detail the receipts and disbursements of the Expense Fund; why should it not be done by an association such as yours? A. I don't know but that it would be a good policy to do so.

Q. Are the moneys paid out by yourself, as Secretary, or are they paid out by warrant on the treasury? A. Every dollar paid out of any description of fund is on warrant, and not upon anything else.

Q. For each warrant paid out, have you the date and name and address stated in the warrant? A. Yes.

Q. But no reports of your disbursements have ever been published? A. None, excepting the general amounts.

Q. By whom can your by-laws be altered or amended? A. At the annual meeting of the members of the association, by a majority vote, or by a two-thirds vote of the Board of Directors.

Q. At any stated time in the interim between the meetings of the association? A. Only at regular meetings.

Q. If a change is made in any of the by-laws, is that change published and sent to all the members? A. Yes.

Q. Are your books open to members? A. Any member has the right to inspect the books at any time.

Q. Would you think it a good thing to place associations such as yours under supervision? A. I think it would. We had a bill last session placing under supervision all associations of every description of life or accident, and also that they should not do business without a surplus of \$50,000.

Q. Did you see the bill introduced by Mr. Wadsworth? A. I was there at the time. Our bill proposed to make the Reserve Fund \$50,000, which was provided by our by-laws. It was cut down to \$25,000 to accommodate some other associations of this character.

Q. Who introduced your bill? A. It was introduced in the Senate by Mr.—I forgot his name. There were four or five bills drawn, and we met together—we had a meeting of the parties interested in the matter—and they were consigned in the one bill. Our bill virtually was adopted with the exception of the amount of the Reserve Fund. Mr. Wadsworth's bill was embraced in ours, with the exception of the Reserve Fund and some little alterations that Mr. Wadsworth consented to.

#### J. H. LEONARD,

Of San José.

MR. SPELLING: What position do you occupy? Answer—City Treasurer and Collector of San José.

Q. Have you been investing in the Self-Endowment Association? A. Yes.

Q. Are you acquainted with the financial condition of the class of people who have invested in such associations in that town? A. Not particularly; only in a general way.

Q. Well, in a general way, what class have invested in these associations; are they working people, or are they wealthy people? A. The majority are working people; people of the poorer class.

Q. What proportion of these are poor people who work for their daily living—two thirds, three fourths? A. I cannot say that; but the majority are working for their daily living, for their support.

Q. Do you know what associations have done business in San José? A. I don't know—there are a great many of them.

Q. Do you know the Western Mutual? A. I know of it; I know Mr. Collins well.

Q. Did you have any conversation with the President of the Western Mutual before it was organized. A. I did before it was organized and at the time it was organized. I was then a member of the Occidental that had suspended, and Mr. Collins was an old friend and Club Manager, and also acted as a deputy of the managers in examining the organization of the Occidental.

Q. Tell what the conversation was? A. At the time of the collapse of the Occidental I saw him and asked him what was to be done. He said he should come to the city to consult with other members and consider what arrangements could be made to protect the old members of the Occidental. On his return in two, three, or four days, he said that they had not fully completed their arrangements. I said mine would mature in August of this year, and he said I probably would not get any pay for a year. I called on him after his second visit to the city. He seemed disinclined to talk, and learning that my coupon would mature during the year said nothing would be paid to me; that they could not receive me as a member; that they only took in those whose coupons had matured afterward.

Q. Whose coupons had a considerable time to run? A. Yes, sir; that was the idea.

Q. Did he say anything to you as to the source from whence they obtained for him the list of names? A. He did not.

Q. Did you have any conversation with any officer or any Director of the Occidental in regard to that? A. I did not. I had previously expressed dissatisfaction with the management and some of the reports, and Mr. Collins, after his visit to the city and examination of the books, stated that the books were well kept; wished that I could see them; that their affairs were entirely honest, and were flourishing and would succeed.

Q. That is, of the Occidental? A. That is, the Occidental.

Q. How much did you pay in? A. About \$325.

Q. How much did you receive? A. I received nothing.

Q. Your coupon did not mature? A. Did not mature. It was to have matured in August, 1889; last August.

Q. From your experience, what class of persons were the majority of the members? Were they wage earners, people dependent on their daily labor? A. They were, the majority of them.

Q. Was it while the Occidental was running that you had the conversation with Mr. Collins? A. It was just after it had suspended; immediately after.

Q. Did you not have a conversation with Mr. Riddle before that? A. No, sir.

Q. Did he not tell you the list of members out of which they were going to form the Western Mutual? A. No, sir.

Q. Have you joined the new organization? A. I have not.

Q. Why? A. I have no confidence in it; and, as I understand it, they would not accept me as a member.

Q. Do you know of any instances of poor people who have invested? A. I know these people well. [Looking at list.] I know Mrs. Secchitano and Mrs. Joseph Ingham; I know them both.

COLONEL TOBIN: This is a widow with a large family of children? A. Yes, sir.

Q. Insured for \$2,000? A. That was the amount of her first coupon.

Q. How much did she pay? A. She paid over \$700.

Q. Paid over \$700, and got nothing? A. Yes.

Q. This is signed by Annie Secchitano? A. Yes, sir.

Q. This is another, from Mrs. Joseph Ingham, also a widow lady dependent upon her labor for her support; conducts a small lodging house; joined the Western Mutual Benefit Association of America, Pacific Coast department; she paid all assessments until the society failed in March last; she was to receive \$1,000 at the end of the four years, and got nothing? A. She deprived herself, as she told me personally, of the necessities of life to do that. She paid in about \$350—deprived herself of the necessities of life to do that.

Q. Is there anything else? A. There is a change of by-laws; the old company, without any consultation, entirely changed the plan.

Q. Changed the terms of the contract? A. Changed the terms of the contract.

Q. Made them one-sided against the members, when they were already one sided in their favor? A. Yes.

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MRS. E. A. AINSLIE.

MR. SPELLING: Where do you reside? Answer—No. 202 Stockton Street.

Q. Were you solicited to become a member of the Western Mutual Benefit Association, of San Francisco? A. Yes, sir.

Q. Who solicited you to join? A. Mr. Riddle, and Mrs. Riddle, and Mrs. Jones.

Q. You talked to Mr. Brookes about it? A. Yes, sir.

Q. Where did you see Mr. Brookes, the President? A. In the Occidental Endowment Association.

Q. Did you see him any time in Room 10, Flood building? A. I did; and had a conversation with him.

Q. Did any one hand you one of these circulars? A. Yes; and that was sent to me by mail.

Q. Did the President of your association, Mr. Brookes, hand you one? A. No, sir; he did not.

Q. Did you not see him folding them, and sending them away? A. He was there folding them, and so was Mrs. Riddle. He said he was going into it, and that it was a good thing for him to go into.

Q. Did you say that he had them printed? A. It was a mutual agreement between them all to have them printed.

Q. And Mr. Brookes was folding and sending them out? A. Mr. Brookes, Mr. Riddle, Mrs. Riddle, and Mrs. Morelli were all there folding them and sending them.

Q. What is your occupation? A. I am a sick nurse.

Q. How much money did you pay into the Occidental Self-Endowment? A. I paid in \$600 or \$700. I paid them \$40 after they were seized, not knowing they were seized; they took it.

Q. And kept it? A. They kept it. After they were seized they took \$40 from me.

Q. From whom did you demand it? A. From Mr. Jones and Mr. Riddle.

Q. What position did they occupy? A. Jones was Secretary, Riddle was President.

COLONEL TOBIN: Are they in the city now? A. Yes; Mr. Riddle is there now, and Mr. Jones is doing the work.

Q. Were you aware that the institution had collapsed at the time that you paid the money? A. No, sir; I had no idea.

Q. To whom did you pay it there? A. I paid it to Riddle's son. I went in with my book that they gave me, and paid my two assessments.

Q. Was the concern at that time in the hands of a receiver? A. No; but it had been seized.

Q. It had been seized by the Sheriff? A. I was going up the street a few days after, and a lady inquired of me how much money I had lost in the Occidental. I told her I had got a paper that day telling me the concern was prospering. I told her she was mistaken. I went down there; the Sheriff was in there. I had that paper; the "Co-Mutual Alliance," I think, is the paper they published. It said that it is in a prosperous state. I felt myself quite mortified. I thought I would soon get my \$2,000. I have any amount of papers. They sent me one every month.

Q. Do you belong to this Western Mutual? A. No, sir.

Q. Do you belong to any endowment association? A. I belong to the Fraternal, and I belong to the Pacific Endowment. I am one of the first members of the Pacific Endowment.

MR. SPELLING: You never got your coupon paid? A. Oh, no. My coupon is due. I have got the coupon yet. I never got a cent out of it. I never had a loan. After Riddle, nobody ever got anything; before that they loaned. He got everything himself.

Q. Did you have a conversation with those parties at the time of the Sheriff's sale? A. I was in there. They told me everything would be all right, and to keep quiet.

Q. Who were to make it all right after the Sheriff's sale? A. That is more than I could tell you.

Q. Do you know who was there to bid in those books? A. I don't know. I did not go to the sale at all.

Q. Do you know who gave up the books and papers to be levied on under that attachment? A. I think they were seized before the new Judge. I think they took a list of the members' names while the Sheriff was in the office. I was in there part of the time, and all the clerks seemed to be busy; and I had an idea that they were taking the members' names; and they sent out that way—get them into this new one, and get their money. I told them they had got all I wanted out of me.

J. J. SCHNEIDER,

Of San Rafael.

MR. SPELLING: Do you know anything about the business of mutual benefit associations in your town? Answer—Yes; I was a member and Club Manager of the Occidental.

Q. Did you ever take out a policy in the Western Mutual Benefit Association? A. I never did; but a policy was given to me by a solicitor who came to my place. I had some communications by mail in relation thereto; but later on a solicitor came, who was kind enough to bring me out a policy with my name in, so I think it was not quite right. I had the policy with the stipulation that I was to assign any and all of my interest in the Occidental.

Q. Were you required to give up your Occidental papers before you got into the Western Mutual? A. I did not read that; I had no confidence in it; I have it still in my box.

Q. Who solicited you? A. I don't know who the young man is. I supposed it to be Jones; but he was too young to be Jones.

Q. Did any one send you a circular? A. I had several previous, that had come from the main office. Here is one from Riddle.

COLONEL TOBIN: How much did you pay into the Occidental while you were a member? A. I think over \$400. My assessment per month was \$3.80.

Q. Did any coupon become due? A. No; the first would be due next March.

Q. Did you ever receive anything? A. It collapsed last March.

Q. It collapsed before the first coupon became due? A. Yes.

Q. Do you know of any more in San Rafael who were in the same boat as you? A. There were some fourteen. We started as a club of twenty-four. I was never in the Western Mutual. They sent me circulars. I had been long a resident, and raised a large family, and felt I could not conscientiously ask people to enter.

Q. Were those of the working class? A. In our club they were not. They were men not possessed of capital, but they had some exceptions.

Q. And who would feel the loss of the capital that they had paid in? A. I suppose one half of them would feel the loss.

Q. Do you know S. S. Barstow, marine surveyor? A. Yes, sir.

Q. Is he a respectable gentleman? A. Yes, sir.

MR. SPELLING: I have a statement from S. S. Barstow. [Statement read.] A. That is about why they all paid in. The reason why they published, as the lady stated, a paper called the "Co-Mutual Alliance," a paper that gave a monetary statement every month. They did it up to the end of the last month. That letter would be, without question, indorsed by all the members of the club.

Q. The letter that he sent? A. Yes, sir; those are the sentiments of the club consisting of fourteen members—there were twenty-five when they started.

COLONEL TOBIN: There are about two hundred letters of this character.

WITNESS: The association started within two days from the time of this coupon, and they had a method that I would like to make a statement of. They had a method; they seemed to send fair communications to every one all along, until coupons like this became due; the holder was the first one to receive a letter that gave the true financial status of the company, wherein they stated the financial status of the company, and said that he can get within ninety days a certain amount—I think about one third of what is due him; and it appeared to me that they have been doing this kind of business all along, paying about one third, and taking the member's receipt for the whole amount, and thereby published as having paid a certain coupon of \$1,000, whereas the fact is that they paid one third or whatever else they could settle for.

Q. It was given here that a lady was offered \$15.65 if she gave a receipt in full for \$500? A. I inferred that from the character of the communication they sent me.

Q. And not only that, but it was in writing by the Secretary that was in their association. Then they would advertise this coupon paid to her in full? A. It must have been the method of their operations, because they published that paper up to the last. I was looking for one paper. I came down in order to show the character of their statements.

MR. SPELLING: They published one in March, after they were seized? A. I think I have one in my possession after that time.

## ROBERT BRUCE.

MR. SPELLING: Where do you reside? Answer—Vallejo.

Q. What business are you engaged in? A. Grocery business at present.

Q. Are you acquainted with the operations of the Western Mutual Benefit Association and its predecessors in the endowment and mutual assessment? A. Not the Western Mutual. I am more or less acquainted with its predecessors, but not much with it.

Q. What predecessors do you speak of? A. The Occidental and the Pacific Coast branch of the Texas—I don't know what you call it. I took out a policy. It is one of those things that a man will do sometimes that he will not do before or after. I paid my assessments, and paid no more attention to it until the Sheriff was put into possession. I never had any faith in it. I insured my wife as well as myself. I was in for six years, and this year both our coupons would become due, and I paid up until the time it failed—I think it was March.

COLONEL TOBIN: How much were you insured for? A. \$5,000, paid by coupons, one every six months.

Q. \$5,000 for yourself and a like amount for your wife—\$10,000 altogether? A. Yes, sir.

Q. Then you would be entitled to \$2,000 for yourself and your wife? A. Yes, sir. I paid in between \$700 and \$800.

Q. How much did you receive? A. Nothing. Never expected it. Was not fooled about it.

MR. SPELLING: How many people in town, giving a general idea, were investing in that company? A. I do not know. There were a great number invested. Some got their \$1,000, and got their portions of it and got out.

Q. The Club Managers got their share? A. I don't know that.

Q. Did one of the Directors live in your town? A. Yes; Dean Harrier.

Q. Did he get his coupon paid? A. He got his coupon paid, but whether in full or not I do not know. I know a Miss McNear that keeps a small millinery shop; she got \$600, and the mail before that she got \$2,000.

Q. How was she able to get any? A. Her coupon was long due. She got it last fall, and her coupon was six months overdue.

Q. Was she not about to sue them? A. I don't know; I think not.

Q. What class of people, as a rule, patronized that institution in your town; poor people or rich people? A. Poor people; fools in general.

Q. Were they not working people? A. Generally your working men have no sense, or the women either.

COLONEL TOBIN: You won't find man capitalists going into it? A. Not generally; but I don't blame them, either.

MR. SPELLING: Mary C. Curran—did she sign a statement to be put in evidence here before the Commissioner? A. She did.

Q. Is this the statement? A. Yes, sir.

[Statement handed in in evidence.]

Q. Do you know Mrs. Gillon? A. I do. Mrs. Gillon is in terribly poor circumstances. [Mrs. Gillon's statement read.]

WITNESS: I know Mrs. Cobbett, that says she has paid in \$400 into that institution. She has earned it on the washboard; she has no other means of making a living, only washing and ironing.

Q. Do you know Mrs. Sarah Cornell? A. I know her.

Q. What are her circumstances? A. Her circumstances are very poor.

Q. She says she has frequently borrowed money to keep her assessments paid up? A. The distress and feelings of poor women, from paying into the Occidental, no words can express it.

[Statement read of Jorgen Healdsburg.]

MR. SPELLING: I will say now that the Commissioner has a list of three hundred and forty-seven victims of these associations, in different parts of the State, and in different companies, who have written those letters that we have been speaking of, and have sent their proofs of broken contracts, which proofs are in evidence. We have a list of names here—we will not call them all—the number is three hundred and forty-seven. Those persons, I will say, according to those statements and the evidence contained in their contracts, have paid from \$200 to \$800 each, and most of them got nothing in return—a few of them getting small loans.

## C. A. SAWTELLE.

Question—Where do you reside? What is your occupation? Answer—Bookseller and stationer.

Q. Do you know anything about the Western Mutual Benefit Association? A. I know their circulars and so forth. I read all their circulars.

Q. Do you know who organized that and put it on foot? A. It is all in the printed list. You have that all, I believe.

Q. Do you know that certain officers of the Occidental Self-Endowment Association had considerable to do in getting that scheme up, and putting it on foot? A. I think the members had more to do with it than the officers.

Q. Were you not in the city after it was organized—shortly after? A. Yes.



Q. Did you ever talk with the President and Business Manager and Secretary of the Occidental in regard to the organization of the Western Mutual Benefit Association? A. I talked with them after it was incorporated; yes.

Q. Did they tell you that they had assisted and taken part in its organization? A. No; they always claimed that those in the circulars were the only getters-up of it.

Q. About what time, Mr. Sawtelle, did the Occidental quit business? A. You have the dates there. I think it was March or April. I think it was April, or the first of May.

Q. Of this year? A. Yes, sir.

Q. Were you not down here in conference with the Directors of the Occidental about the time that they concluded to give it up? A. I was down at the meeting. I was there at the meeting. I could not tell you what month it was.

Q. Do you know the time of the meeting of the Directors of the Occidental when it was in organization? A. Do I know the time? I could not tell this thing.

Q. Don't you know, Mr. Sawtelle, as a fact, that the dates of the regular meetings were the first Tuesday in each month? A. I do not say that I do; no.

Q. Don't you know that it was at the beginning of April that they held that meeting? A. You know when it was, because I have met you there. You have cause to remember. I cannot tell you the day. But so far as being in conference with them, there is nothing of it. I happened in there to see what was going on.

Q. Did you not hand in your written resignation at the time? A. No; I did not hand in any resignation. I simply declined to accept any appointment as Director.

Q. They were desirous of making you a Director? A. Yes, sir.

Q. At that meeting did they not pass a resolution to have the association carried through as an insolvent, unless they got terms? A. Yes, sir.

COLONEL TOBIN: Were there many members of that association in Sacramento? A. There were about one hundred and twenty-five in Sacramento; but there had been a great many more than that. There had probably been four hundred or more—in the neighborhood of four hundred.

Q. Do you know of any who were paid their coupons? A. Yes; a great many received the full amount of their coupons, and a great many others received payments as the Board saw that the institution would pay or could pay—share and share alike. A good many got the full amount. Then, when it was figured out that it could not pay every dollar, they cut down the amount to be paid, and a good many got their payments on that figure.

Q. What class of people were generally in it? A. Well, sir, there were all classes; some of our wealthiest men, and some poor people, so far as it goes.

Q. Do you know of any endowment association having headquarters in Sacramento, having regular officers and doing business? A. There are several that have their agents there, so far as that goes.

Q. That have their regular agents there? Could you mention any at the present time? A. I don't know as I could.

Q. How long were you a member of the Occidental? A. I guess probably seven years—six or seven years.

Q. Did you receive your coupons? A. Oh, no; I was a nine-year member.

Q. How much did you pay into the association? A. Take it altogether I paid on three policies, the payments on which was \$700.

Q. And never got anything for it? A. Nothing at all.

COLONEL TOBIN: What, in your opinion, was the main cause of the failure? A. I think the whole cause was simply a few dissatisfied parties who would not take their pro rata of cash; in other words, that they were not satisfied with a smaller amount than their contract called for. The agreement and contract was to get \$1,000, or whatever the profits of the association might be, and they all understood it as \$1,000 apiece. A year and three or four months before it suspended they cut down the payments to \$1,000, it paying them \$2 for every \$1 they paid in on assessments, which I think you have sense enough to see is a very fair and square proposition. It was run right over a year on that proposition. Parties brought suit; no money coming in, there was nothing to pay out.

Q. Did they not promise more than they could perform? A. In part.

Q. Why did they fail? A. On account of the carelessness of back management. Instead of figuring it they sat down, and did not make provision for the future, as they ought to have done. They should have increased their assessments to one every fifteen days. They did later on.

Q. Were you the Club Manager at Sacramento? A. Yes.

Q. And your name was published as a Director for two months before the collapse? A. Not quite two months. That is, it was published in leaflets.

Q. Were you present at the general meeting? A. Yes.

Q. At that time you were elected Director? A. I was simply appointed Director, and declined to accept. A Director proposed me; it was moved and seconded. I declined.

Q. Were you the Chairman of a committee last January to report to the association? A. I could not tell you.

Q. As Chairman of the Finance Committee? A. I don't remember; I have been on the Finance Committee three or four times.

Q. Did you make an examination of the books last January? A. I have made an examination of the books, but understand, I did not expert the books. I do not know the date.

MR. SPELLING: Did you receive the "Co-Mutual?" A. Yes.

Q. I see in February, the month before it failed, your name published as a Director?

A. I did not see it in the paper; I know it was published in the leaflets. Their publishing my name as Director particularly did not make me so. They cannot make a man a Director unless he accepts it; whether my name is published or not does not make me so; I never was a Director in the association.

COLONEL TOBIN: Don't you think it very necessary that all these associations should be controlled and regulated by law? Don't you think they should be under the Insurance Commissioner or some other State officer? A. Yes, sir; that is my idea; and file a report quarterly or semi-annually, so people can go and know exactly what is what.

Q. You made an examination last January and reported? A. I did. That is, it may have been January or February.

Q. The report was published in the "Alliance?" A. I think they generally published the report in the "Alliance."

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J. CLAYPOLE,

Santa Rosa.

MR. SPELLING: Did you occupy some official position or agency? Answer—I collected some for them, and acted as agent for them.

Q. You were Club Manager for them? A. Yes.

Q. How long? A. About ten months.

Q. How many paid assessments? A. Something between seventy and one hundred.

Q. As a general thing what class of people were they—merchants and bankers, or poor people? A. They were divided. Merchants and bankers and poor men and poor women, and some rich women—all went in for speculation.

Q. To what class did the majority of them belong? A. In Santa Rosa the rich class was in a minority. The majority were common laborers. I made a contract that all accept \$2 for \$1. Those who did not get \$1,000 last year, they made a special contract to take \$2 for \$1.

Q. Don't you know that Mr. Peck made a special contract, and did not get anything? A. I know it; and why he did not get it. He brought suit. I was in Class A for \$500. I lived my coupon out, and the year before it was due the company said they could not possibly pay \$3 for \$1, and came to me with a written obligation, and asked me if I could not accept \$2 for \$1. I did, and I got it.

MR. SPELLING: But you know some that did not get it? A. Yes.

Q. And you worked for the company? A. I worked to sell coupons for the company; I worked as an agent; tried to get members of the company, and I got many members. It is a mutual concern, and the cause of it becoming defunct is the fault of the members who have ceased to pay. I made a calculation that if every member had paid his regular assessment without drawing, there would have been no need for any payment of money at two to one; they would have had plenty of money, and gone on to-day. They made a mistake when they loaned money. They have \$50,000 loaned out they can do nothing with. I borrowed some of that myself. My wife was not out. She borrowed \$100. She got no thousand; but she got that \$100. I got, while Club Manager, 10 cents for every assessment paid—not 10 cents on the dollar; it would not pay me \$15 a month. I want to tell the facts as I understand them. There are a great many ladies in that institution; some of them very poor. One of these I told: "If every member in that institution, two thousand three hundred, will pay the assessments, there is no trouble in your getting your money." There is not one out of five of those who got his \$1,000 that continued to pay assessments; he says: "I am ahead of the company now, and I will quit."

COLONEL TOBIN: Is not that the general rule in other associations? A. That is the general rule in any association where they go in for speculation.

MR. SPELLING: Suppose they all paid and kept paying, where are they to get \$2 for \$1? A. They can get it easily in the profits of the institution. If we work and get new members to pay us off, we would get along. We make the profits if a man pays and goes, and others come in his place, and his endowment runs on three or four years along.

Q. Some are bound to pay in a lot of money and lose it in order for others to get their money? A. That is true in all insurance.

Q. Who was your predecessor as Club Manager there? A. Mrs. Mieger. She got her two for one in the written statement. All that got their money agreed to take their 25 per cent.

Q. Do you know of anybody else getting their money except you and Mrs. Mieger? A. I think there were six or seven.

Q. Six or seven out of one hundred and twenty-five? A. There was not one hundred and twenty-five there.

Adjourned till next day.

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J. J. VASCONCELLOS.

Called.

MR. SPELLING: What is your name and place of business? Answer—My name is J. J. Vasconcellos; my place of business 524 Washington Street.

Q. Have you any experience as a member of endowment and mutual assessment associations? A. Yes; some.

Q. What association have you been a member of? A. I was a member of the Occidental Self-Endowment Association.

Q. Any other? A. Not an endowment, I don't think.

Q. Well, they may not be in that name, but I mean any life insurance company? A. I belong to an association, policy payable at death.

Q. You were a member of that institution in January last? A. Yes.

Q. Did you take the "Co-Mutual Alliance" at that time? A. Yes.

Q. Mr. Sawtelle has stated that as Chairman of the Finance Committee he made a report in January. Do you remember reading that report? A. I do.

Q. Do you recollect the substance? A. I could not tell the substance. I think the purport was that it was in better standing than it had been for years. I had the paper that I turned over to you. It was in January or February.

Q. How long after before it closed? A. I closed them out in March.

COLONEL TOBIN: Why did you close them out? A. I brought suit for my coupon and they would not settle with me.

MR. SPELLING: Did that report of the Finance Committee state that it was founded on an examination into the affairs of the association? A. I think it did.

Q. What time did you square up with them? A. Well, I think I squared up with them—sold them out—on the eighteenth of April.

Q. But you did not get satisfaction in that sale? A. I did not get satisfaction.

Q. You settled with them since? A. No, sir.

Q. Do you know anything about the organization of the Western Mutual Benefit Association? A. No, sir.

Q. Don't you know who organized it? A. If I remember aright, I think after I attached, I don't know whether I am right or not, but some institution of the like name was started by the officers after I closed them out. They started an office in Room 10, Flood building.

Q. Do you know anything about Jones, of the Occidental, going around and buying up lapsed policies? A. Yes; I know where Jones sent around buying proxies for lapsed policies.

Q. And getting powers of attorney? A. Yes.

Q. And drawing money on them? A. Drawing full money; yes, sir.

Q. Who did that business, do you know? A. I know of one in particular; his name, I think, was P. D. Guardmire.

Q. Do you know of any instance in which he did it? A. I know of one only that I have evidence of.

Q. With whom was it transacted? A. That transaction was with W. H. Ryan, of Arroyo Grande.

Q. In this State? A. Yes, sir.

Q. Do you know how much he gave for that lapsed policy? A. All I have is the statement of their paper, purporting to pay him \$1,000.

Q. How much was paid? A. None, to him; he did not receive a dollar, although the paper stated he received \$1,000.

Q. Do you know who reinstated that policy in that company, so as to put it on the books in the regular order of payment? A. I think it was Mr. Riddle. The policy is signed by T. J. Brookes, as President, with George C. Jones, as Secretary. [Policy here shown to the Commissioner.] That is the coupon that they cut off. I would like to state that that policy was not issued at that date—it was not issued when it purports to be. It claims here that it was issued in 1884, but it was not; that policy was not issued at that date.

COLONEL TOBIN: You state that although this policy here is dated the twenty-fifth day of February, 1884, that it was not issued at that date. At what date was it issued? A. It was issued some time in 1887; I think in May. I will state the purport of this policy: Mr. Ryan was insured in two policies—they were having two policies, A and B. A was an endowment policy; B policy was a death policy. He belonged three or four months to the institution, and when the "Chronicle" came out and smeared it all over, Mr. Ryan gave up. He stopped paying assessments and the policy lapsed. He thought it good for nothing, and he dropped it, and destroyed all the papers he had; and when this Mr. Guardmire went down to him, Mr. Ryan stated to him that he had no policies at all.

Q. Was Mr. Guardmire an agent? A. Yes; Mr. Guardmire purported to be an agent, and was getting powers of attorney with which to make collections on the death of policy holders whose policies had run out, and he wanted Mr. Ryan's power of attorney—that had no policy—which he could get reinstated himself.

Q. Because he had burned them? A. He destroyed them. He had nothing to do with them as a member, except that his name was on the books of the company. They then issued this in lieu of the policy originally issued, because the original policy was destroyed.

Q. This coupon that you have offered to us is dated 1884? A. It bears date of the former policy.

MR. SPELLING: To make it appear straight on the books of that institution? A. He having no policy they had to show that the policy was there in order to take the coupons up. Then they issued this, purporting to be of the same set as the former policy.

Q. Did Mr. Guardmire draw the \$1,000? A. I suppose so, sir. He had the power of attorney, and the paper states \$1,000 was paid to W. H. Ryan; and instead of that I suppose it was paid to him as his attorney.

Q. You don't know to whom it was paid? A. I don't.

COLONEL TOBIN: But you know Mr. Ryan did not get it? A. No, sir; I know positively Mr. Ryan did not get it.

Q. Do you know, is this a common practice to have men to buy policies of this kind who are interested in the cashing of coupons? A. I understood so—the buying of lapsed policies.

Q. Who are engaged in this business? A. Generally the officers, with subs., and the heads of the clerks—whoever they can buy to do their dirty work.

Q. Did you make them come to time by attaching them, so far as your claim upon them was concerned? A. No, sir; only so far as I could.

Q. How much was due at the time of the attachment? A. \$1,755.

Q. How much had you paid in at that time? A. Somewhere between \$800 and \$900 paid in.

Q. By attaching them how much did you recover? A. I recovered three of the coupons—four hundred and twenty odd dollars.

Q. You were the first? A. No, sir; there was an attachment before mine; that was the reason why I was not. I prided myself on being the first, but found I was No. 2.

MR. SPELLING: You heard of a great deal of that kind of speculation in lapsed policies in that institution? A. Yes; I have no evidence in this case. But I have heard of a good deal of that kind of speculation being carried on in that institution since 1887.

Q. Did you ever talk with the President, Mr. Brookes, about it? A. Yes.

Q. Did he ever admit to you that it had been to the extent of \$30,000? A. I cannot say that an amount was stated. But he stated that there was crookedness there, and he would have no crookedness while he had the control of it.

Q. Do you know what the financial condition of that institution was at the time Sawtelle made his report as member of the committee? A. Said it was first rate.

Q. What was its real state? A. Not a dollar except as could be cleaned up from its effects.

Q. About its indebtedness—have you an idea of the extent of the indebtedness as it appeared from their subsequent statements? A. No; only as they came out after I made the attachment.

Q. Then what did it say about it? A. They claimed then they were \$100,000 behind; \$100,000 more behind than they had money for.

Q. Are any of the gentlemen who were prominent in the Occidental connected with these associations at the present time? A. Not to my knowledge, except Mr. Riddle. I think Mr. Riddle still carries on an institution, one that has sprung out from that. He was then the Vice-President and Manager of the Occidental.

Q. Do you know what association he is connected with at the present time? A. I do not.

Q. Do you know of any other except Mr. Riddle? A. Mr. Riddle and Mr. Jones were the only ones that I know of. They went out from the Occidental rooms and started this other institution across the way that I don't know the name of.

Q. If the books were properly kept, the Directors and officers were bound to have known the liabilities at the time this report was made up by the Financial Committee, should they not? A. Should have known; yes, sir.

Q. Was that report sent to the members generally? Published in the "Co-Mutual Alliance?" A. I think it was, sir; the purported report.

Q. Is not that where you saw it? A. Yes, sir.

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MRS. ADDIE L. MILLER.

Called.

MR. SPELLING: What is your name? Answer—Addie L. Miller.

Q. Where do you reside? A. In Cloverdale, Sonoma County.

Q. Have you had any experience as a member of the Self-Endowment Association? A. I have.

Q. What is the extent of your dealings with that association? What association was it in the first place? A. It was connected with the Texas.

Q. Was it the Mutual Self-Endowment of America? A. I think so. I have all the papers.

Q. Was it the Occidental? A. It is the Occidental now.

Q. How much money did you pay to it? A. I could not give you the exact figures, but it was in the neighborhood of \$500.

Q. Did you ever get anything in return? A. No; only drew out what they called a loan of \$100; that was three years ago, I think.

Q. How much did they promise you? A. After two years, I think it was, we were to receive \$100 every nine months—I think somewhere in that neighborhood.

Q. Do you know how much the amount of your policy was? A. \$5,000.

Q. How much were you to receive as a coupon in that policy? A. \$1,000.

Q. How much did you receive? A. \$100.

Q. Did you have any trouble, Mrs. Miller, in getting the money to pay those assessments; and if so, tell what it was? A. We did have very much trouble. In the commencement of this business with this institution my husband was able to labor, and had good work in Cloverdale. In two or three years after the time the company run out his business was ruined there, and we had to seek other business. Business run down. We

went to Mr. Shaw, the banker there, and he assisted us to pay our assessments. But the last year (we were paying \$4 20 every eighteen or twenty days) we had to pay \$8 40. The assessments were doubled. We were not, under the circumstances, able to pay without assistance. Mr. Shaw assisted us, and to secure him we mortgaged our home. We have lost our home.

COLONEL TOBIN: You have lost your home through it? A. In part. There is a little mortgage beside it. If we had drawn our \$1,000 it would have straightened everything.

Q. Is your husband a well man now, able to work, or is he an invalid? A. He is not altogether an invalid, but he is getting on in years. He is sixty-eight years old.

Q. Are there many in Cloverdale, or around there, who have invested money in this institution? A. A good many.

Q. What is their condition? A. Some of them are working people depending on their labor; others are in better circumstances, able to survive it.

Q. Can you tell us the reason they put so much confidence in the Occidental? A. I suppose it was the flattering words of Riddle and wife, who had visited there, went from place to place to procure new members, sent out their circulars, and every month came a paper telling the working order of the company.

Q. Did they not place special confidence in the financial standing of some of the Directors? A. I don't know. It was supported by good Directors. We did, of course.

Q. Did you know some of the Directors? A. I am not acquainted with any of them, except Mr. Riddle and wife.

Q. Do you know of other Directors, except Riddle and wife, who reside in Sonoma County? A. I don't know by personal acquaintance. There is one at Santa Rosa; he is a banker there.

Q. What is his name? A. I cannot call it to mind now.

Q. I have them here in the "Co-Mutual Alliance;" did you receive that? A. We received it most of the time; sometimes we missed copies. I think I have still the last one at home. I have a good many for five years. We paid for it also.

Q. Do you know the names of these Directors? A. They have changed Directors different times since we have been members.

COLONEL TOBIN: Have you been in any other endowment association? A. No; not in this State.

Q. Were you invited to become a member of this Western Mutual Benefit Association, that succeeded the Occidental? A. There was some paper sent, but I took no notice of it. I said: "We don't want it." I felt very discouraged and disheartened—disgusted I might say—with such an institution as we had been supporting.

Q. I understood the paper came from the same source as the Occidental? A. Yes; or they would not have sent it. I learned from Mr. Miller before he left home, that he had been speaking to one of the members, and they told him to get his money back he must join the new association. I think the letter was from Riddle.

Q. Are any other persons here from Cloverdale who are interested in it? A. Not that I have any knowledge. I am glad to give evidence, because we have suffered very much.

[MR. SPELLING read specific complaint by General Jo Hamilton.]

#### WILLIAM CRUSE.

Called.

MR. SPELLING: Where do you reside? Answer—In the city.

Q. Have you had any experience as a member of mutual assessment or endowment associations? A. Yes, sir.

Q. What ones? A. Occidental Self-Endowment.

Q. Have you not been a member of some other? A. No, sir.

Q. How much did you lose in the Occidental? A. Well, I never reckoned up the full amount, but I got the receipts here. I used to pay \$5, when I joined it first, every twenty days.

Q. Did they double your assessment? A. Then I used to pay \$10 every twenty days.

Q. Did you ever get anything back? A. Not a cent.

Q. Can you give an estimate of what you paid in? A. I think close upon \$400.

Q. Are there any special circumstances connected with it that you would wish to relate? A. I don't know of anything, but I don't think these things are of much account for any one to risk his hard won earnings in. I don't see any security either for a man to get his money on. They are the same parties now in the Flood building that were in the Phelan.

COLONEL TOBIN: You never received anything? A. Not a dollar.

Q. Did one of your coupons become due before they failed? It would be the next month. I took a policy of \$5,000, and I was to receive \$1,000 every four years. The first endowment was \$100 the first year; then, in about nine months I would receive \$100, and so on till the four years would expire—I would have my \$1,000 drawn.

Q. Did you get \$100? A. Not at all. I never got \$1.

[MR. SPELLING read written testimony of John Flood, Los Angeles.]

C. N. JENKINS.

Called.

COLONEL TOBIN: What is your name, Mr. Jenkins? Answer—C. N. Jenkins.

Q. Residence? A. Marysville.

MR. SPELLING: Have you been acquainted somewhat with the affairs of life endowment associations in your city? A. I have.

Q. What self-endowment associations have been doing business in Marysville? A. This one that started there, called the Texas Self-Endowment Association, I suppose, is about the one that you have reference to.

Q. You can mention those that have done business there? A. I know that that has done more business than any of the others; half a dozen times more than any of the others.

Q. To what extent has your association been doing business in Marysville? A. The Occidental was quite extensively circulated in Marysville. They had an agent there that labored and got a great many connected with it.

Q. Were there fifty or sixty? A. I should say as many as fifty—perhaps more. I know there were a good many.

Q. Some women, were there not? A. Yes.

Q. Do you know of any cases of special hardship in connection with it? A. I don't know, I may say, but one case in our neighborhood, and that has really been a hardship. It is an old Irishman, who depended on whatever a man told him to be so, and had hard work to get along, and had mortgaged his place to pay assessments. I paid assessments—two or three assessments—rather than let him lose his place; he is going to lose it now. He has mortgaged it to a gentleman there to get money—\$600—and now the mortgage has run out; he is Mr. Patrick McCabe. He came to my place yesterday, and he says: "I can tell you nothing more than I know; you know all about my circumstances." I have seen him every week for the last ten or fifteen years. His wife is also sick abed—not able to do anything.

Q. So he had to pay assessments on both and got nothing in return, and they were payable? A. Were payable, and he got nothing in return.

Q. How much had he paid in? A. I don't know. The last time I was talking to him it amounted to about \$700; and what he has paid in since I don't know.

Q. How much have you paid in, yourself, Mr. Jenkins—into the Occidental? A. I don't know. I figured it up, but know I got about even in it. I got my first coupon.

Q. You demanded your rights of them? A. Yes.

COLONEL TOBIN: I want to ask you your opinion: You are a representative in one of the fraternal organizations, are you not? A. I am Grand Master of the State of California in the Grand Lodge of Odd Fellows.

Q. I ask your opinion with regard to associations such as the Occidental. Do you consider it to be a coöperative association? A. I can hardly see how it can be. I never should have gone into it myself if it had not been for the—I was not solicited by the agent in Marysville; it was a gentleman who had the handling of it on the start—came here from the city—his name you know, Mr. Spelling—to run this thing in the first place.

MR. SPELLING: J. H. Ward.

#### PORTION OF INQUIRY RELATING TO SOURCES AND SUFFICIENCY OF REVENUE OF ENDOWMENT SOCIETIES.

E. H. BACON.

Called.

COLONEL TOBIN: What is your name? Answer—E. H. Bacon.

Q. You are the editor of the "Pacific Coast Review"? A. Yes.

MR. SPELLING: Will you briefly give the history of those associations which succeeded each other and finally culminated in the Western Mutual Benefit Association—the one which we are now investigating? A. The Western Mutual I don't know anything about. The first association of that kind established in the world was in Texas—at Long View, Texas—the Mutual Self-Endowment and Benefit Association of America; office at Long View, Texas. Then they established a branch in San Francisco at 7 Powell Street, with a Mr. Russell in charge of it. This was in 1877. They all failed. It was the Pacific Coast branch of the Mutual Self-Endowment, of this same association; and about six months before the coupons began to mature in this Texas association it failed. This other branch established a second organization, and very soon after its coupons began to mature it also failed; and then out of it had grown two or three associations, but the real successor was the Occidental. There were three further associations which sprung out of this Pacific Coast branch, but they also failed. The principal one was the Occidental, because it took up the coupons of the Texas branch and assumed obligation for them; and as soon as those coupons began to mature, then the Occidental became embarrassed, and the officers that were in charge of it abandoned it or disposed of it in some way to the officers of the Santa Rosa association. The two associations were amalgamated; and as there were considerable new loans, in that way a collapse was temporarily avoided; but when the coupons began to become due the company failed.

Q. What company was it? A. The Occidental. That has been the history of all endow-

ment associations, and in their nature and plan they must fail as soon as the first coupons begin to mature.

Q. Do you know what membership the Pacific Coast branch of this concern had on this coast? A. I examined the books; they had nearly all poor people—laboring people; 40 per cent of them were servant girls.

COLONEL TOBIN: As far as you know, Mr. Bacon, is it not the fact that the largest percentage of those in this association were women? A. I can't tell. We have complaints from both men and women.

MR. SPELLING: Have you an idea of how many people suffered loss on account of the operations of the Pacific Coast department of the Texas company—you have had an opportunity to ascertain that? A. I should say about one thousand one hundred.

Q. And the Occidental succeeded that, and got up its membership from that company, and got new members—brought in fresh blood? A. Yes.

Q. How long did the Occidental run? A. Dating from the time of the organization of the Pacific Coast branch till when the obligations first matured, I should say that it ran about five years—perhaps less than that.

Q. Do you know what was the maximum membership of the Occidental? A. No, I don't know anything about it.

Q. You don't know anything about the extent of losses to members in the Occidental? A. Nothing more than that we had complaints from persons who lost from \$200 to \$300.

Q. Do you know what its obligations were at the time it failed? A. I did know that, but I forgot it.

Q. Was it not \$178,000, matured coupons? A. I don't think so much as that.

Q. Was it not \$178,000, to mature in 1889? A. I can readily believe it was a much larger sum than that.

Q. And as much more for two or three subsequent years? A. No; it would not be so much more.

COLONEL TOBIN: Give a rough estimate. What was directly due at the time? A. My impression is that it was reported to be about \$65,000, and that, of course, does not represent those whose claims were about to mature. There was \$60,000 or \$70,000 already due; it was a large sum.

MR. SPELLING: I asked you yesterday evening to give an estimate of the future liabilities of the Occidental at the time of its collapse? A. That would depend upon the age of the membership.

Q. Do you remember the amount that would fall due in 1889, according to their own circular that Riddle sent out? A. I don't remember. They did not print some figures of what they owed.

Q. I have a circular which shows \$178,000 to fall due in 1889, and a still greater sum in 1888.

COLONEL TOBIN: Mr. Bacon, on yesterday you gave us some account of the successive metamorphoses of the Texas concern. Do you remember the year in which the first one of these associations, the Texas concern, started here? A. Started in Texas, I think in 1882 or 1883.

Q. When was it started here? A. In 1883.

Q. Was that the forerunner of the different endowment associations in this State? A. That was the forerunner; brought here by a man named Russell, from Texas—Russell and J. H. Ward. He was a bad egg, too.

Q. This original association then underwent four or five transformations? A. The original association underwent no transformation. It established branches in Kansas and California, and it had a great long list of spurious indorsements of leading men.

Q. Is it not the habit of associations of this character to publish fictitious names as references? A. It is. That I have found out from my own correspondence.

Q. These associations are in the habit of publishing the names of persons as references that they have no permission to use? A. No permission whatever.

Q. Could you give an instance of that character? A. Senator Stanford's name was used by an association in this city, and I received a letter from him, in his own handwriting, stating that they were not authorized to use his name, although it was stated that they had received permission from him and others.

COLONEL TOBIN: I would like to call attention to two names in the prospectus of one of these associations—Governor George C. Perkins and Mr. Henry M. Black. I called upon both of these gentlemen myself, and asked them whether they had given permission for the use of their names, and they both denied having done so. Mr. Black called upon Mr. Oakley, who is the President of the association, with me, and demanded that his name be removed from that list of references. I only called upon two, and I found just as I stated.

Q. You have had some experience in the same line, in other names besides Mr. Stanford's? A. That is the only one I recollect just now. I received letters from various prominent business men denying having given permission to use their names in connection with the association. The name of Governor Ireton of Texas was also used, especially by the Texas association.

Q. Now, from your observation, do you find that the same men connected with these endowment associations, after one has collapsed become the founders of a new organization? A. Yes. They are identified with these successive ones. They are professional organizers of these associations.

Q. There are some connected with the organizations at present doing business that did belong to old defunct associations? A. Yes; several of them. I don't remember any

names now except the Russells, who were the professional organizers that I spoke of. Ward was connected with two or three; I don't know where he is—he has a citation from the States Court. The man who originally established the Bankers' Relief Association of San Francisco was a professional organizer. He established one in Portland under the same name, and sold out for \$4,000. It has since failed, and he is not now connected with the San Francisco association. Probably he sold that out also, for he admitted that that is his business.

Q. What is his name? A. I don't recollect it now. I have it at my office.

MR. SPELLING: Who organized the Bankers' Mutual Relief organization? A. They have a new lot of men in there now. I cannot recall his name. R. P. Thomas was President of the association at the time it was first organized here, and the Secretary at that time was the real organizer, and he is the party whom I am referring to.

COLONEL TOBIN: Then, of those who originally organized these endowment associations you know of only two or three connected with the present associations? A. That is all, for the reason that some twenty-five of them have failed, and they don't continue to be in business at the old stand.

Q. What is the average length of life of these associations? A. About one year after the first coupons have matured. None of these associations have survived six years. Of the endowment associations not one of them has survived six years.

MR. SPELLING: What do they do with the first batch of coupons? Do they pay them, or stave them off? A. They are supposed to pay them.

Q. Don't they compromise, or stave them off? A. That depends upon what you call the first coupons. The first coupons are those that mature in the specified fraction of a man's life expectation.

Q. Don't they reap the richest harvest about the year when they pay off a few coupons, and get the leverage of that advertising? A. That generally occurs at the expiration of the fourth year, and then the first coupons gather up, and then they are not able to survive the second year's coupons.

Q. Who generally receive the first year's coupons? A. The oldest man or woman, and not the oldest member. The life expectation of young people is a great deal more than that of the older people, and their coupons fall due in an agreed upon fraction of the life expectation, which leaves, I think, one fifth.

Q. Is it not the fact that the professional organizers generally manage to have the first coupons? A. Yes.

Q. How do they manage, then, in case they were young men? A. That I cannot tell you.

Q. Would it not be by getting hold of or procuring old men, and by getting their lives on the books, and by dummies? A. Very easily done, and it would almost defy detection; or take a fictitious name and pay the fees on it and hold the coupons themselves, and the certificate of membership.

Q. Now, with regard to age, I would like to ask you, Mr. Bacon, since you have had great experience in these matters: Where an association issues only endowment policies to the living, and has no death policy, why would it not do to have intervals of years established without any regard to the member's age on entering; for instance, in some of these organizations they have maturity tables, notwithstanding the fact that they issue only endowment policies—no policies paying anything in case of death except the next maturing coupon; now how can the question of age affect the individual in that case? A. It is not involved at all, and it would be considerably easier if it were ignored entirely.

Q. Why is it, then, that they have this maturity table and discriminate between different ages? A. Well, I could not tell.

Q. I have been trying myself, and the only reason I can imagine it is done is to give them an appearance of doing business on the life insurance plan? A. Yes; that is all.

Q. In other words, to give members a belief that they are doing business on an insurance basis? A. And concealing the fact that it is merely a gamble; certainly it is not an insurance.

Q. You stated that none of these organizations have lasted more than five years. Could you give us an idea of the average age of these associations on the coast? A. None of them have survived six years.

Q. What is the average age? A. There is no reason why every one of them shall not survive six years, as that is the time when the coupons mature.

Q. What is the usual period when the coupons mature? A. At the expiration of the fourth year. That represents the agreed upon fraction of the life expectation of the oldest members.

Q. What do you consider would be a safe monthly assessment for \$1,000, due and payable at the end of four years, with monthly assessments? A. That depends upon the increase of membership entirely. If they increase fifty a month, they could probably pay the first assessment coupons for about 75 cents a month or less.

Q. Some old line insurance companies have the endowment plan payable at certain intervals? A. Nothing like this.

Q. I want you to explain the difference between the plan of the old line insurance and the modern endowment? A. The old line system is a definite contract to pay a definite sum, and the assessment system is a contract to pay pro rata of the proceeds of the assessment. That represents in a nutshell the difference between the two. Now, do you want to know the difference between the two plans of endowment insurance and the old line system? Every contract of endowment insurance can be computed, because it is based



on the average life expectation, and the compound interest earnings of advance premiums. The assessment endowment plan has no basis on the life expectation, nor upon the interest earnings of money, but it is an agreement to pay a certain sum, or a portion of a certain sum, of money to old people, at the expense of the young people. It depends for its success upon lapses, and as it holds out inducements not to lapse, it cuts out the very foundation upon which it has any hope of success. I think that about covers the ground.

Q. Do you think that an association that does not publish the full details of the receipts and disbursements in every fund a cooperative association in the true sense of the word? A. I should say not. I should say it was crooked.

Q. As to your experience, do you know whether these endowment associations publish reports and exhibit them, giving details of what they do with the Expense Fund? A. None of them have ever done so.

Q. What is generally done with the Expense Fund? A. Well, it is pocketed by the agents and officers; and, moreover, without any exception, they divert a portion of the ordinary receipts or assessments for expenses; in other words, the expenses of these associations are not limited to the dues from fees.

Q. Do not some of them alienate a percentage even of the assessments intended for the Reserve Fund? A. Yes.

Q. And that Reserve Fund can be used in case of emergency? A. They take good care that the emergency never arises, for they say, as a rule, that this Reserve Fund cannot be touched, unless the death rate is in excess of the American table of mortality experience, and that is not likely to ever occur. So that is a fictitious Reserve Fund, and a temptation to the cupidity of the managers. It does not add one cent to the security of the insurance.

Q. What class of men are generally engaged in the active work of these organizations? A. Well, they are adventurers; men who live by their wits; men who have failed in every legitimate undertaking.

Q. Are there many insurance men among them? A. Very few.

Q. What class of people are generally taken in by the agents of those concerns? A. The laboring classes—men and women.

Q. Are women to a large extent? A. Women to a large extent. I have received letters from numbers of women who paid out hundreds of dollars and received nothing. As I stated already, I examined the books as an expert. They did not know my business; and I carefully noted that out of one thousand three hundred odd members, over five hundred were women and girls—chambermaids, milliners' assistants, and house servants generally. And of the eight hundred men, a large majority of them were laborers, or belonging to the laboring classes.

Q. A gentleman gave me testimony here two or three days ago, that he was a witness in one of our factories, where a lady canvasser succeeded in getting twelve factory girls into one of these endowment associations? A. It is sheer robbery, as well as practically impossible for them to meet their obligations.

Q. You consider that they are working on an unsound financial basis? A. On an unsound financial basis.

Q. How can you account for the spread of these organizations? A. Because it is something like a lottery. If you can account for the success of the lottery it will account for the temporary success of these organizations, because they do distribute prizes in the form of advance loans on the coupons first maturing. That, of course, advertises them favorably.

Q. Do you favor a law to suppress these bogus endowment associations, or to regulate them? A. I would favor a law to bring them under the insurance department, so that they should publish annually, or oftener, a full statement of their receipts and disbursements. I would like to add to the statement I made a moment ago, that nearly every Northern State with an insurance department has a law requiring all assessment associations to make an annual report of their receipts and disbursements. California has not any such law. Now, these endowment associations misuse the term insurance. They are not insurance associations. They don't insure the lives of people. There are only one or two that undertake to pay a coupon to the family of deceased persons, but they don't insure them. It really would be well to suppress that form of insurance entirely, just as Michigan does. This circular means that in Michigan there is no provision in the State laws for assessment endowment insurance.

Q. How, in your opinion, should they be regulated by law? A. They should be suppressed, because it is impossible for them to pay insurance unless they are organized as old line insurance companies, with advance premiums and money placed at compound interest.

Q. Upon what do they profess to depend in order to fulfill their pledges to their members? A. On lapses. They rob Peter to pay Paul.

Q. On new members? A. That is not a very liberal growth, a perpetual growth, which we know is impossible. There must be a limit to that growth in the nature of things, and however honest a man is he inevitably fails. Growth is not essential to the perpetuation of the old line companies.

Q. Do you consider these proprietary companies, such as the Occidental, that you refer to, to be cooperative in any sense? A. Not in any sense.

Q. Do you believe they are sailing under false colors in professing to be cooperative? A. Yes; they certainly are.

Q. Do you believe that the members of these associations have an equal voice with the inside managers in their management? A. No.

Q. And there can be no coöperation unless there is a coöperation of interest and in the management also? A. Yes.

Q. Do you believe that the laws of the State should require inspection of their books and accounts at stated periods by some State officer? A. Yes.

MR. SPELLING: Can you tell any difference, Mr. Bacon, between an assessment and a premium, except in the name? A. Altogether different.

Q. Well, are they not levied and collected just alike? A. Not at all. A man makes a contract of insurance with an organized insurance company; he agrees to pay a premium that is limited and its amount specified. He must pay so much.

Q. Can you tell any actual difference in the privileges and manner of doing business between the regular life insurance companies and those that pay death benefits? Does one enjoy any privileges that are not enjoyed by the other? A. As regards the law?

Q. Yes? A. The old line companies are subject to the law and must make annual reports, and their books are open.

Q. Do the regular insurance companies enjoy any privileges that are not equally enjoyed by any endowment associations in this State that levy assessments? A. No.

Q. Should not the same rights and duties, State supervision, and the requirement to provide a Guarantee Fund, apply to one as to the other? A. Just as well. That would work no hardship at all to the endowment associations or to the life insurance associations. I imagine that no honest association would object, because the cost of it is nominal.

Q. Was not an effort made at the last meeting of the Legislature to have a bill passed to regulate endowment associations? A. That failed, I am told on good authority, on account of the opposition of the endowment associations.

Q. If you take a policy of one of these endowment associations that promises to pay, say, \$1,000 on a coupon whose maturity is pending when death occurs, in consideration of assessments to be levied by the Directors, is not that, in effect, a life insurance policy? A. That is, in effect, a policy, not a life insurance policy.

Q. Is it not substantially the same as policies issued by regular companies who comply with the law? A. That I cannot say.

Q. With reference to the force that the Legislature must bring to the present inquiry, do you remember some of the salient features of the bill? A. The salient features of the bill simply required annual reports of receipts and disbursements, and directed the Insurance Commissioner to examine their books at any time.

Q. Mr. Bishop, of the Oakland company, has testified that he had a bill there, or his company was interested in a bill that was introduced into the last Legislature. Do you remember anything of it or know anything about it? A. I don't remember the words of the bill. I know that they had such a bill.

Q. That was a bill in the interest of endowment associations? A. Yes.

Q. Do you know anything of the bill? A. Well, I don't recollect now.

Q. But you say that legislation was defeated there in consequence of the interposition of members of the endowment associations? A. By the representatives of the endowment companies controlled by officers who came from San Francisco at the call of the companies—so I have been told on good authority.

Q. Have you found, Mr. Bacon, in your experience with these institutions, that it is the ordinary plan of them to change the first plan of assessment where the maturity of the coupon is for a shorter period into one where the maturity is longer? A. I have known of such change in many companies. The new companies have extended their period. They find the plans did not work at first.

Q. Under what section of the law do they claim authority, these endowment associations? A. I think it is Section 451. They claim that they do not do business for profit; they do business for salary and commissions. I don't think that under that law any association has any right to transact business except the purely fraternal; I know that was the design of the law.

#### COMPLAINTS FROM ENDOWMENT VICTIMS.

Statement of Mary C. Curran, holder of Certificate No. 702 in the Occidental Self-Endowment Association:

STATE OF CALIFORNIA, }  
County of Solano. } ss.

Mary Curran, first being duly sworn, says: I am the mother of Mary C. Curran, the holder of Certificate No. 702 in the Occidental Self-Endowment Association; and during all the time the said Mary C. Curran was the holder thereof, was in daily communication with her.

The said Mary C. Curran is now twenty-four years of age, and is and has been employed since she was fourteen years of age, continuously, as a domestic; and thereby earned the money she has paid into the said Occidental Self-Endowment Association.

That said Mary C. Curran has promptly paid all assessments and strictly conformed to be by-laws, rules, and regulations of the said association, up to the time of its failure, to wit, March 17, 1889.

That said Mary C. Curran has paid into the said association as dues and assessments the amount of ——— dollars. That no part thereof has been returned to her. That all the said sums so paid to said association herein mentioned were earned by her hard labor.

That the said Mary C. Curran was fully assured that the company was sound financially, and the representations made to her by the said company's representative, through and by which she was induced to pay the money aforesaid to said association, and become insured therein, have not been carried out on the part of the company, and have proven to be false misrepresentations, and thereby said assured was wrongfully deprived of her money.

her  
MARY X CURRAN.  
mark.

Subscribed and sworn to before me this twentieth day of September, A. D. 1889.

CHARLES H. HOBBS,  
Notary Public.

I, Mary C. Curran, the assured, have carefully read the foregoing affidavit, and it is true.

MARY C. CURRAN.

Statement of Mrs. Elizabeth Wilson, of Santa Rosa, Sonoma County, California:

I was induced to become a certificate holder with the Pacific Mutual Endowment and Protective Association of Santa Rosa four years ago last July. I kept my assessments paid up until the Occidental, with which it consolidated, quit business.

I am a poor woman with a family, and have sat up in bed and sewed when I was not well enough to be out of bed, to earn the money to meet the assessments.

After my assessments were doubled, I went to Judge Overton to ask the reason why they were increased, and he very gruffly replied that he knew nothing about it; that he paid his assessments when due, and then referred me to Mr. Broak for further information.

I then went to Mr. Broak. He explained by saying that in order to meet the maturing coupons, they found it necessary to increase the assessments. I told him how very hard it was for me to make the payments, and asked what I shall do. His reply was, keep them paid up by all means. I considered the Occidental Self-Endowment Association as safe as any bank in the country. I also went to the Directors, and they said the same in substance.

I am now an invalid and a great sufferer, and shall never again be able to bear the duties that devolve upon me, and I make this appeal through the Courts of justice, that my wrongs may be made right inasmuch as I shall receive back the hard earned money I have paid into that association.

MRS. ELIZABETH WILSON.

Subscribed and sworn to before me this twentieth day of September, 1889.

JOHN BROWN,  
Justice of the Peace, Santa Rosa township, county and State aforesaid.

Statement of Mrs. Annie Secchitano, of San José:

I am a widow with a large family of children; have a small grocery and fruit store, and depend entirely on the profits of the business for my support.

In May, 1885, I was induced to join the Occidental Self-Endowment Association, then called the Mutual Self-Endowment and Benevolent Association of America, the Pacific Coast department, and took a policy in the same. The promise was held out to me that I should receive loans from time to time, and at the end of four years the sum of \$2,000, less the amount loaned to me.

My assessments were very heavy—\$20 a month for a greater portion of the time—and it was impossible, with all my self-denial, to meet them from my income. I was obliged to borrow from various parties, and did borrow on the assurance that I should receive the money from the association as promised. By this means I met and paid all the assessments.

On the failure of the association in March, 1889, I was left with debts incurred for this money borrowed, and am still in debt and using money I need to meet bills for purchases to continue my business, to pay the old debts made to pay assessments.

It has been a great hardship and injury to me.

ANNIE SECCHITANO.

Witness to signature: J. H. LEONARD.

SAN JOSÉ, September 20, 1889.

**Statement of Mrs. Joseph Ingham, of San José:**

I am a widow conducting a small lodging house and doing sewing for my support.

When I joined the Mutual Self-Endowment and Benevolent Association of America, Pacific Coast department, since known as the Occidental Self-Endowment Association, my husband was living, and an invalid, unable to work, and I joined, hoping to receive the \$1,000 promised me in four years, which would have been October 31, 1889. I was also promised and expected to receive loans from time to time, but never received anything. I met and paid all assessments until the association failed March last, and deprived myself of many comforts to do so. I became doubtful of the stability of the company before it failed, and consulted the Club Manager, R. E. Collins, who told me that he had examined the books, and everything was straight and prosperous, and on this assurance I continued to pay \$10 monthly. I need the money which I have paid.

MRS. JOSEPH INGHAM.

Witness to signature: J. H. LEONARD.

SAN JOSÉ, CAL., September 20, 1889.

**Statement of Louis Griepenstruk, of San José:**

I, the undersigned, hereby declare that the following statement is true, to wit: That I am a resident of the city of San José, county of Santa Clara, State of California; that I am fifty-three years old; that I have a wife and nine children; that I am a poor man, working for a small salary to support my family; that I was induced by the agent of a life insurance company, known as the Occidental Self-Endowment Association, to take a policy for \$1,000 in said company; that said agent led me to believe that after twelve months I would receive loans from said company which would be more than sufficient to pay all future assessments, until by the terms and conditions of said policy the first coupon would mature and be paid; that in order to meet these assessments, which in the commencement were payable once in twenty days, but later, by a new resolution or regulation of the managers, once in fifteen days, I was compelled to deprive myself and family of much that was necessary to our comfort; that said company did not meet its obligations, and that I have thereby suffered a pecuniary loss which works a great hardship to myself and family.

LOUIS GRIEPENSTRUK.

Witness to signature: GEORGE KOEBBER.

## PART IV.

### BUILDING AND LOAN ASSOCIATIONS.

There are trite sayings "That it is not what people eat, but what they digest, that makes them strong;" also, "It is not what they earn, but what they save, that makes them rich." The facility with which money can be gained by industry in this country is very great when compared with the facility for gaining it abroad. But we are an extravagant people. Those who practice self-restraint and a careful economy invariably grow rich. They cannot well avoid it. Money makes money, as well as "makes the mare go." The first \$1,000 soon creates more thousands, and if you will only compute it you would be surprised to find how large an amount you expend upon purchases by no means indispensable to either your comforts or your happiness. "It is what thee'll spend, my son," said a sage Quaker, "not what thee'll make, which will decide whether thee is to be rich or no." This is "worthy of all acceptation." Men continually indulge in small expenses, saying to themselves it is only a trifle, yet forgetting that in the aggregate it is serious; that even the seashore is made up of petty grains of sand. Ten cents a day is \$36 50 a year, and that is the interest of a capital of \$600.

It takes more of a man, requires more mind, more morals to save money than to make it. A man is a man in proportion to the amount of self-denial he can exercise—in proportion to his moral courage to deny himself as to his appetites and gratifications. Where there is most poverty, there is most crime, destitution, disease, and premature death.

The saving of money, like the getting of it, should be intelligent of a purpose beyond. It should not be saving for saving's sake, but for the sake of some worthy object to be accomplished by the money thus saved. Economy is especially important in the outset of life, until the foundations of an estate are made. Many men are poor all their days, because when their necessary expenses were light they did not seize the opportunity to save a small capital, which would have changed their fortunes for the whole of their lives. The world is full of people who cannot imagine why they do not prosper like their neighbors. Their obstacle is their want of self-denial. Let a man have a genius for spending, and whether his income be \$1 per day or \$1 per minute, it is equally certain to prove inadequate. The art of money saving is an important part in the art of money getting. Without frugality no one can ever hope to become rich; with it, few would be poor. The first effort to save is the most difficult. Only begin, and it will soon become easy. He that is taught to live upon little owes more to his father's wisdom than he that has a great deal left him does to his father's care. If the question is asked, How can a man most systematically and surely acquire this habit? the answer is by becoming a member of a well managed **building and loan association.**

## CHAPTER I.

## BUILDING AND LOAN ASSOCIATIONS.

Building and loan associations are the evidence of a prosperous, progressive, and industrious people. The welfare of any community is not to be gauged by the number of its millionaires, but rather by the difference between the actual wages earned by the great mass of toilers and the amount necessary to procure them a bare subsistence. The thousands of skilled artisans, farmers, and common laborers from every country in Europe, from Canada, from Australia, and until recently from China, borne upon our shores by the never ebbing tide of immigration, prove conclusively that in no country in the world is the margin of wages above the amount necessary to a bare subsistence so great as in the United States. From this margin building and loan associations draw their funds, and hence it follows that nowhere in the civilized world should such associations be so numerous or so flourishing as right here in our own great country, and much more so in California, where no State in the Union can compare with it in the independence of her wage earners.

These associations are formed on the same great principle which underlies the American Constitution, and binds into one powerful commonwealth every State from ocean to ocean. Union is strength in the financial as well as in the political world. Capitalists and millionaires have recognized this fact, and have not been slow to organize trusts and combines. And there is a still greater necessity for the wage earners, the artisans, the clerks, and small storekeepers, who form the great mass of the people, to unite their surplus earnings for mutual investment and advantage. This most certainly can be done by the savings banks, but in such institutions the funds are invested second hand, and the rate of interest consequently is low, while the working expenses are high, and the result is that depositors only receive a moderate fraction of the profits which their savings really earn. A man may deposit \$10 a month in the savings bank, and allowing 4 per cent interest, it will be fully eight years before his savings will enable him to purchase a house and lot worth \$1,000. And in the case of a thousand such depositors it would take the same length of time for each to have a home of his own.

On the other hand, suppose these thousand men were to form a building and loan association, each taking \$1,000 stock, or five shares each, on which they pay \$5 per month. At the very first meeting there would be \$5,000 to loan out among members, and five houses might be built at once. And so on each month; the members who borrow the money paying monthly interest at 8 per cent, or whatever the current rate might be, for about eight years, when the stock will be fully paid up, and each member have received his thousand dollars. This comparison is vastly in favor of the association, for the members not only come clear out of it—worth a thousand dollars—or else have received and paid for a home, which they have lived in for eight years. In the meantime there was an enormous saving in rent, and an increase in the value of their property. In California, the classes most directly concerned have not yet fully realized the benefits to be derived from this form of investment.

They are ignorant of their aims, scope, and working, or in cities like San Francisco such societies would be numbered by the hundreds. A building and loan association is distinctly coöperative in its aims, and mutual in its advantages, while no organization can excel it in simplicity of working. Its members may be few or many. They fix the stock and value of the shares, and select Directors and officers from among their own number. Payments, usually of \$1 per share, are made monthly, the money so paid in is loaned out on security to the member who is willing to pay the most premium for it. No member may borrow more than the full value of his shares. The above is the plan in brief.

The wage-earning class, or those with comparatively small incomes, are the great rent payers in all our cities. But the amount actually received as rent by the property owners is but a small part of the total profits derived directly and indirectly from their tenants; for just in proportion to the increase in a city's population is its increase in property value. Increased value means a diminished probability of the man of small means becoming a property owner, so that the number of tenants increases out of all proportion to the number of landlords—the latter thereby absorbing all the unearned increment in property value. The tenants, in fact, are the "birds that lay the golden egg," and pay rent for the privilege. To remedy this one-sided, unsatisfactory state of affairs is a difficult problem, of which, at present, the only legitimate solution is the incorporation of building and loan associations. Let the tenants unite under the banner of coöperation, then each may, within a few years sit, rent free, in his own house, and share the increased property value which he himself has helped to create.

Building and loan associations foster a spirit of thrift and economy by offering a splendid investment for small savings. Every man who is willing to work can save a dollar a month and take at least one share in some association of this kind. If he does not wish to build a house, or if he already has one, makes no difference. As a financial investment he reaps the full benefit in the current market rate of interest at first hand, and in addition he may borrow money from the association without having to pay the exorbitant interest charged by money lenders, while, as a member of the association, he will share in the interests of his own loan. Every town of one thousand inhabitants or more in the State can easily organize within itself a building and loan association, which will benefit not only its members, but the entire community; for it will be the means of erecting new houses on vacant lots, creating more work for tradesmen, attracting others, and so helping to build up and consolidate a flourishing city. The increase of the building and loan associations in San Francisco has been almost phenomenal. At the time of the publication of the last biennial report of this bureau this city had but seventeen, and the State at large sixty. In eighteen months this city has increased its number to thirty-nine, a gain of twenty. Oakland has eight, which is a gain of five; Los Angeles eight, a gain of three; Stockton two, a gain of one; San José two, a gain of one; San Diego four, a gain of one; Alameda three, a gain of two; Berkeley two, a gain of one. Colton, Benicia, Napa, National City, Orange, Oroville, Pasadena, Petaluma, Santa Rosa, San Bernardino, Santa Barbara, have one each, the same as last year. There are, however, the following to be added to the list, all of them coming into existence within **eighteen**

months: Los Gatos, Marysville, College Park, Santa Clara, Modesto, Newcastle, Redlands, San Fernando, Tulare, Ferndale, and Fortuna.

Of the early movement of the building and loan associations on this coast very little is known. Simon J. Nathan, of Sacramento, was the pioneer in establishment of an association in that city, to which he gave the name of Germania. The Pacific, Standard, French, Mutual, Metropolitan, Home and Loan, and Golden Gate, were the next to follow in San Francisco. They were organized on the terminating plan, and have long since wound up their affairs. This system of organizing with a single series is rapidly passing away, and with a few exceptions, the serial plans seem to be universally in vogue. The German societies are terminating, as is also the case in other States. The Eintracht Spar und Bau Verein and the Franklin Building and Loan Association, of San Francisco, are the only two German associations in the State.

The sphere of building and loan associations is limited only by their capital. The persons composing them agree to pay into their treasury a certain sum, at fixed periods, on each share that they own, until their shares, through such payments and the accumulated profits, reach their par value, or, as it is technically termed, "*mature*." The stated payments (called dues), their frequency, and the par value of the stock vary. The general rule is that \$1 shall be paid on every share once a month, until a par of \$200 is reached. When the shares "*mature*," mortgages, etc., released, the accumulation profits and dues reach this par, they are divided among the shareholders. The scheme is a grand one, and has been for years in successful operation in almost every State in the Union. The leading idea is to loan the money, as it is paid in from month to month, to the members to build homes, pay off a mortgage, start in business, or for any other purpose that it may be needed for. It matters not to the association for what the loan is used, so long as it is secured against any ultimate loss. The security taken being a first mortgage on unincumbered real estate, and an assignment of the borrower's stock. The amount which a member is entitled to borrow equals the par value of his shares. Thus, in an association where the par value is \$200, a member who wants \$1,000 must own five shares. As every member has an equal right to become a borrower, the disposition of the loan is made by putting the money up at auction, from time to time, and awarding the loan to that member who will pay the highest premium or bonus for the priority. This premium has nothing whatever to do with the loan or the interest on the borrowed money, but is an additional amount paid to the association, either monthly, or is deducted from the face of the loan. In order that these payments shall be paid promptly and regularly, the by-laws provide that they shall be received on or before the stated meetings by the Secretary, and by him only; and there is a small fine for non-payment, up to a certain limit (usually six months); when if the dues, etc., and accrued fines are not paid, the stock is forfeited, or the mortgage is foreclosed, as the case may be.

With these accumulations, fines, interests, and premiums, reloaned and compounded monthly, with the constantly increasing moneys received and loaned, it is evident that the profits are enormous, and herein lies the secret of the success of this system of investment. It is quite easy to show, by figures, the economy of buying one's home with the assistance of a building and loan association, instead of paying rent, year in



and year out, and having nothing at the end but a bundle of worthless receipts.

The following statement is given as a form of comparison, and every prospective borrower can change the figures to suit his locality. C and D occupy houses worth \$3,000 each (lot \$600, and improvements \$2,400). C is a tenant, paying \$25 a month; D, with \$600 in cash, has borrowed \$2,400 on twelve shares of the building and loan association, and built himself a home. We will suppose that D's shares mature in twelve years, the average time being nine. The accounts at the end of that period will stand thus: C has paid \$3,600 in rent and nothing to show for it.

D's account stands as follows:

Monthly dues.....	\$1,728 00
Interest, 6 per cent.....	1,728 00
Premium, 15 per cent.....	360 00
Taxes.....	120 00
Insurance.....	150 00
Total.....	\$4,086 00

The neighborhood must be a very inactive one where the increased value of the property will not more than offset the cost of repairs. We find, then, that D owns his premises by paying out only \$486 more than C, who has nothing at all to show for his outlay. One of the greatest benefits to be derived from these associations is that they can safely loan money close to the appraised value. An eminent writer on coöperation, in speaking of the building and loan association, says:

Like a coral insect, which builds unseen beneath the waves the foundation of beautiful islands, so these institutions have been building in a quiet, modest way, almost unheard of and unknown. So modest have they been that their virtues are not known enough to be appreciated even by their best friends. A grand "burst up" never advertises these societies, as a savings bank now and then makes itself known and felt. When a building and loan association dies, its blessings live in comfortable homes free from debt, or in a savings fund appreciated because earned by gradual accumulations.

No better illustration of the workings of the building and loan associations can be given than the following. It is an interview with A. Sbarboro, who is Secretary of four local associations:

Question—What is the principle of the associations? Answer—The associations are composed generally of about four or five hundred members, who pay into a common fund sums of not less than \$5, nor more than \$50 per month each, the average being about \$10 for each member. At the end of the month there is \$4,000 or \$5,000 in the treasury, which sum is loaned out to the members for the purpose of aiding them in acquiring or improving real estate, taking a mortgage for such loan on the property so purchased or improved.

Q. What rate of interest do you charge the borrower? A. We charge 6 per cent per annum interest, free from mortgage taxes, but the member also pays from 15 to 20 per cent premium for the privilege of obtaining such loan.

Q. Why does the association charge him that premium? A. For the purpose of deciding who shall have the money first, and shortening the time when his shares will mature, or be worth their full amount of \$200 each, and thus pay off his loan.

Q. Then the premium which is deducted from the loan goes into the funds of the association? A. Yes, sir; and he, as a member of the association, eventually receives the premium all back, through the earnings of his shares. In other words, if you borrow \$2,000, and pay 6 per cent interest into the association, it would take you nearly fifteen years before your stock would be worth sufficient to pay off your loan, but the premium which you pay, being loaned out and interest compounding, will pay off your loan in about ten years.

Q. What is the advantage of a person borrowing from a mutual loan association more than borrowing from a bank? A. If you will kindly follow me in my figures I will show you: Mr. A, borrowing \$2,000 from a mutual loan association, at 6 per cent per annum interest, and 20 per cent premium, receiving net \$1,600; he will pay \$20 per month to the association for say ten years, or \$240 per year, making a total of \$2,400, when his loan

will be fully paid. Mr. B borrows \$1,000 from a savings bank at the same rate of interest, 6 per cent per annum, and pays \$8 per month, or \$96 per year, making:

In ten years .....	\$960 00
At the expiration of ten years he still owes the bank.....	1,000 00
Cost of loan at bank .....	\$2,560 00
Cost of loan in association.....	2,400 00
Difference in favor of association.....	\$160 00

Q. But you see he has paid \$8 per month in the bank, when he has paid \$20 per month in the association? A. That is true, but in the association he has paid off his loan in full, while in the bank he still owes the \$1,000 which he originally borrowed.

Q. But suppose that Mr. B would have deposited regularly the \$12 difference in the savings bank, how would he come out then? A. In that event his loan would also have been paid up at the bank, and Mr. B would be about as well off as Mr. A, but of one hundred persons who borrow such amounts from the banks, how many are there who do deposit \$12 every month toward extinguishing their indebtedness? One month Mrs. B requires \$12 for a new style bonnet, the next month Mr. B must use \$12 for a new coat. The third month Mr. B and Mrs. B go to a ball; new gloves and fine shoes for both must be provided, and there goes the \$12 for that month. Then, again, it not being absolutely necessary to deposit every month in the bank, Mr. B spends \$6 extra in cigars and drinks, while Mrs. B will likely spend like amounts in ribbons and other trifles; while Mr. and Mrs. A, who know that on the first Wednesday of every month the \$20 must be paid to the association, postpone the stylish bonnet, new coat, expensive ball parties, cigars, drinks, ribbons, and other trifles, until their home is fully paid for.

Q. What inducement have borrowers in mutual loan associations to pay their dues promptly. A. In the first place, that is a part of their contract with the association, and furthermore, if they fail to pay they are charged on \$20, \$2 per month fine.

Q. Is that not a pretty heavy fine? A. It looks so at first sight, but that is one of the best features of the association. If the fine were small, some member might fall behind, so as to eventually lose his property. The fine being heavy, induces the borrower not to squander his earnings, and thus save his home.

Q. What becomes of the fines paid by the members? A. They all go into the funds of the association and help to increase the value of the shares.

Q. Is there any other advantage the loan association has over the savings banks? A. Yes, sir; a very important one. It is this: The loan association will loan a poor man sufficient money to acquire a home when a bank cannot do this. To illustrate: Mr. Jones has a lot in the suburbs of the city, which is worth \$700. He goes to the loan association, borrows \$2,000, puts up a comfortable house, and by paying \$20 per month, in ten years has a home free from all incumbrances. His neighbor, Mr. Brown, owns a similar lot; he makes an application to a bank for a loan of \$1,600, with which to put up a house on his lot, which is not granted. Mr. Brown then pays rent, \$20 per month, for ten years, and at the expiration of that time is as far from owning a home as he was before.

Q. But when loan associations loan on such small margins, is there no danger that they sustain losses? A. No, sir. In the first place, when the Security Committee examines the property they also investigate the character of the borrower, which is an easy matter for them, as he has probably been a stockholder in the association, and they know by the books of the Secretary if he has been regular in the payment of his dues. They inquire if he is a steady, sober man; if he will be able to pay his \$20 in case of sickness; if he belongs to some fraternal association, and if his life is insured. Then, again, we find, by experience, that a man may fail in business, lose everything, but, as a general thing, he will save the roof that covers his wife and children. If he is in good health, he will manage to earn sufficient to pay his monthly dues, which, as a general thing, are no larger than would be his rent; if he be sick, the fraternal association to which he may belong will assist him in paying his dues; and if he should unfortunately die, the widow, as soon as she collects the insurance policy, pays off the small balance which may yet be due on the mortgage. Even if all kinds of disaster should overtake the borrower, and that property should depreciate in value instead of enhancing (and the probability is that it will gain in value in this country for many years to come), still the association is always safe, for the reason that every month the security becomes better as the amount of loan is reduced by the increased value of the shares; in fact, I know of four mutual loan associations which, in the past fifteen years, have loaned over \$1,000,000 to nearly one thousand members, and yet have not foreclosed a single mortgage or sustained a loss of \$1. This is the best proof that can be given, that when mutual loan associations are prudently and honestly managed, they are the safest as well as the most remunerative financial institutions in the country.

Q. Well, I am satisfied that these associations are of invaluable service to the honest mechanic who desires to procure a home, but can you show me what advantage a young bachelor like myself would have in joining a mutual loan association without the intention of becoming a borrower? A. I will try to convince you that the non-borrower has equal if not superior advantages to the borrower himself, and for that purpose I use facts and figures. From the tenth annual report of the Secretary of the West Oakland Mutual Loan Association, one of the oldest, if not the oldest, society in the State, and the first serial society organized in California, I make the following extract:

"Now that we know, by our own experience, how long it takes to mature shares, we can sum up and see what advantages mutual loan associations are to borrowers and non-borrowers alike. We will take Mr. A, who borrows \$2,000 at the first meeting, at 17 per cent premium, which is the average premium obtained for the terms.

He paid for six years, from 1876 to 1881, when interest was high, 9 per cent per annum, making seventy-two months, at \$15.....	\$1,080 00
Then interest was voluntarily reduced by the association to all borrowers from 9 per cent to 6 per cent, forty-six months' interest, at 6 per cent, \$10 per month.....	480 00
Premium at 17 per cent.....	340 00
One hundred and eighteen installments, at \$10 per month.....	1,180 00
Total.....	\$3,080 00

"Now, suppose that Mr. A could have borrowed on his security the same amount from the bank on a flat loan, and suppose that the rate of interest would have been the same, what would have been the result?

Seventy-two months, at 9 per cent per annum, interest at \$15.....	\$1,080 00
Forty-six months, at 6 per cent per annum, interest at \$10.....	480 00
Amount of mortgage to be paid.....	2,000 00

The loan at the bank costs.....	\$3,540 00
The loan at the association costs.....	3,080 00

Amount in favor of association.....	\$460 00
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"Put aside from the dollars and cents saved through the association, we note other material advantages. First, Mr. A had a lot which cost him \$800, whereon no bank could have loaned him \$2,000 with which to build a house, and, consequently, would to-day be paying rent.

"Second, if Mr. A could not have built his own house, he would have paid for equal accommodations at least \$25 per month rent, amounting in one hundred and eighteen months to \$2,950, and to-day he would be no nearer to living in his own home than he was ten years ago.

"The non-borrower has made a very good investment of his monthly earnings. The member who paid \$10 per month has paid \$1,180, for which to-day he receives \$2,019 10, a profit of \$839 10, or equal to an interest of \$14 40 per cent per annum. This is the profit made in dollars and cents; but aside from that he has had moral benefits far superior to the money interest. In order to meet promptly his monthly installments, he has lived an industrious, sober, and steady life, and is to-day morally and physically a far better man than his improvident brother, who has squandered his monthly earnings in dissipation."

Q. What security is it necessary for a borrower to have in order to secure a loan? A. If a member has a lot fully paid, worth, say \$700, the association will make him a loan of \$2,000, which, after the premium is deducted, will leave him about \$1,000, net cash, with which he can build a comfortable cottage, have it properly insured, and turn over the house and lot, together with the shares, as security for the loan, to the association. If a larger loan is desired, the association will loan, in favorable localities, about three fourths of the actual cash value of the property offered as security. In other words, if you desire a loan of \$3,000, the property which is offered must be worth about \$4,000.

Q. But where a young man is just starting in life, has neither lot nor money, how can he procure a home? A. Simply by subscribing for, say, ten shares of stock, and paying his \$10 per month for about three or four years, until his shares are worth five or six hundred dollars, when they will be good for the required margin for a loan of \$2,000.

Q. What guarantee have the shareholders that the business of the association is fairly and honestly managed? A. In the first place, the shareholders elect annually a Board of Directors of their own choice, selected from the most capable men of the association, persons of family and reputation, who are known never to have committed a dishonest act. And then, again, at each annual meeting the shareholders elect from the stockholders *outside of the Board of Directors*, three of the most competent accountants, whose duty it is to examine the books of the Secretary and Treasurer, notes, mortgages, vouchers, and all securities of the corporation, and satisfy themselves that every dollar paid in by the shareholders has been properly entered and disbursed. For this purpose, in well regulated associations, each member leaves, previous to every annual report, his pass-book, which is verified with the cash book of the Secretary, and if an error should have been committed, it is readily detected. Money is only paid out by warrants first approved by the Board of Directors, then signed by the President, and countersigned by the Secretary. The Auditing Committee, after completing their examination, make a report in writing, which is printed with the annual statement, and a copy delivered to every member of the association. Of course, dishonesty cannot be wholly prevented; if so, we would require no more penitentiaries, but if you examine the statistics, you will find that less defalcations, taking into consideration the vast amount of business transacted, have occurred in mutual loan associations than in any other financial institutions in the country.

Q. Well, but how can you make such good results for both borrower and non-borrower alike? A. I will show you:

*First*—A well managed association keeps its funds always loaned out in advance. It never has a cent lying idle. The moment your \$10 installment is paid to the Secretary, it commences to earn interest.

*Second*—All the earnings, of whatever nature, go into the funds of the association. And every single member, the poor laborer with his five shares, and the more fortunate skilled mechanic with his fifty shares, participate alike in the profits of the association. These institutions have no privileged stockholders, like some of the savings banks; every member, from the President down to the last member, stands on an equal footing, in accordance with the number of shares which he may be able to carry.

*Third*—The great economy with which these institutions are managed has very much to do with their large profits. As a general rule, three, four, and more associations do business in the same office, divide the nominal rent and the salary of the Secretary, which, taking into consideration the large amount of business transacted, the grave responsibility of the office, and the experience and intelligence required to properly conduct the business, does not receive one half the salary a like officer would receive in a bank. The President, the Treasurer, the committees, and all the Directors, serve without any remuneration whatever, and here I cannot help saying, that it pains me to the very soul to sit at an annual meeting, listen to the very satisfactory report of the Secretary, which shows that the profits have been large, not a cent of loss sustained, which is due to the care and unremitting watchfulness exercised by the Board of Directors, who have left their pleasant firesides at a long distance, some across the bay, in order to attend to the business of the association, and yet often, not a single member will rise to say so much as, "I move that a vote of thanks be tendered the Board of Directors for the faithful and efficient manner in which they have discharged the duties of their office." This is ingratitude, and is only partly excusable on the ground of ignorance. Most of the members do not know that the President and other Directors have been compelled often to neglect their own important business in order to see to the affairs of the association. I have seen this want of recognition of services rendered, time and time again, and thought to myself, "Oh, Father, forgive them, for they know not what they do."

Q. Well, how can you find capable persons who will devote their time and business talent gratuitously to the affairs of the association? A. Just the same as you find some of the very best citizens to serve as officers in lodges and other benevolent institutions. It is a legitimate ambition to be selected by the members, and, when once an honest man has accepted a position, he takes a pride in making a success of the institution which he represents; besides, the Directors are all stockholders, and whilst serving the association, look after their own interests the same as they are looking after the interests of all the other members.

Q. Do not the savings banks view the success of mutual loan associations with a jealous eye? A. Not at all; on the contrary, I have been informed by a President of one of our largest savings banks, that mutual loan associations pave the way for them. Some seven years ago the San Francisco Mutual Loan Association commenced making loans in what is now known as Richmond, in San Francisco, and Harmon tract in Oakland. At that time the savings banks did not make loans for building purposes in these outside districts; now both localities have been built up by the assistance of mutual loan associations. They are both thriving places, and the savings banks now do make many loans in those localities. Thus, the associations create, rather than diminish, business for the savings banks.

Q. What kind of people generally join mutual loan associations? A. All the nationalities, creeds, and sects. The laborer and mechanic predominate, but the names of some of the principal business men are also found on their books. Many women are members of these institutions, and fathers take stock for their children. You will look in vain, however, for the name of the spendthrift, hoodlum, communist, or socialist. The great good that these institutions do to the community was well recognized by the State of Pennsylvania, when the following laws were enacted:

*Pennsylvania Laws Relating to Building and Loan Associations.*—Whereas, Mutual Savings Fund, Loan, and Building Associations have been heretofore declared by law to be 'meritorious and deserving the care of the State,' because of the inducements they offer to the people to form habits of economy, and to become real estate owners, 'thereby enriching and strengthening the commonwealth;' and, whereas, being copartnerships on the mutual beneficial plan, their profits are made from among their own members, and not from the outside public; and, whereas, such associations are, therefore, not proper subjects for taxation; therefore,

"Be it enacted, etc., that Mutual, and Loan, and Building Associations shall be exempt from the provisions of each and every law imposing taxes for State purposes on their capital stock or mortgages, and other securities for moneys loaned to their own members; but the real estate owned by said association shall be subject to the same rates of taxation as the real estate of other corporations and persons; provided, however, that the right of the commonwealth to collect taxes, already accrued, is hereby reserved."

Q. How long does it generally take for a share to be worth \$200, when the installment is \$1 per month? A. From nine to eleven years. It depends greatly on the premium obtained on loans.

Q. Suppose a member cannot pay his dues until the shares mature, does he lose the money which he has paid? A. Not at all, sir. In all local associations he may withdraw at any time, receive every dollar which he may have paid, together with the profits actually earned at the time of his withdrawal.

Q. I am much obliged to you for your valuable information. I think that I now under-

stand the beneficent workings of these meritorious institutions. A. You are quite welcome, sir; and if you think of anything else, I will be pleased to give you all the information you may require. As you see, these associations only require to be understood in order to be duly appreciated.

Building and loan associations have a value to any community, aside from their pecuniary aspect, which is always recognized wherever they have been established.

Albert Shaw, Ph.D., in Vol. I, No. 4, publications of the American Economic Associations, says:

The success of the building and loan associations in St. Paul is quite as complete, all things considered, as in the Pennsylvania cities. They have become an accepted local institution, destined to play a growingly important part in the building up of the city, and in the development of thrift and providence among wage earners. But even more important than their mere material achievements for the city, and for their members individually, has been their social and moral value in counteracting the tendency of a city population to wider divergence between rich and poor, and to the development of a proletarian class. The typical American citizen is a freeholder, and has a home, which is his castle. His independence and his virtue depend not a little upon his worldly condition. The building society is, above all things, to be commended as a conservator of the home and family institutions that underlie all our national greatness and power.

F. A. Richards, Bank Examiner in Maine, in a report of this year on the associations of that State, says:

The key to the almost uniform success of building and loan associations is to be found in the intimate relations which they hold to shareholders, and especially to borrowers. Not only do they make it possible for persons having but small incomes to build homes for themselves, by loaning money on unfinished property, as the money is needed to advance the work, repayable in small installments, but they exercise a scrupulous supervision over the interest of the borrower. The condition and situation of his property, the plans of the architect, the estimates, the character of the contractor, the building material, the work of the builder, all are carefully inspected by competent judges, and subject to their approval. The building and loan association thus forms a supervisory board, whose assistance to the borrower is invaluable. The educational character of these institutions is far from being one of their least important features.

Willis S. Paine, LL.D., Superintendent of the Banking Department of New York State, in the introduction of his recently published work on the New York laws relating to building associations, says:

These associations serve as a barrier against the dangerous paternalism urged on the State by men of questionable statesmanship, and they likewise become the foes of communism, creating habits of accumulation and assuring the privacy of homes. Such organizations become indirectly moral agencies as a partial solution of the tenement-house problem, and hence are worthy of careful attention. The independent home secures removal from immoral tendencies, the adornment of domestic life, and full sway for the influence of wise training and good example. Whatever helps to remove the youth of the nation from the terrible and ever-present temptations of many of the crowded tenement dens, from the accustomed debaucheries of drunken wretches in neighboring rooms, and from the shamelessness of those who oftentimes exist in them, works blessings for the peace and prosperity of the State. They are not a cure-all, however, but may, if loosely managed, prove a serious injury to the frugal and industrious wage earners who invest in them.

#### PREMIUM.

The fallacy of considering high premium advantageous to the borrowers, has been ably discussed, pro and con, by many writers. It is presumed and advanced that the heavier the premium the shorter the time for the maturity of the stock and the less the aggregate dues to be paid thereon. High premiums may not be usurious, and has been so ordained by statutory enactments in several States of the Union, but it is a most delusive and unfair method as carried on by many associations in this State.

Hon. Seymour Dexter in speaking on this subject, says:

If all the borrowers bid the same premium, and the premium received by the association was distributed among the shares borrowed upon, then there would be an equality of benefits; but such is not the scheme. Premiums, as well as other items of profits, are bunched and divided among all the shares outstanding, according to their holding value. It needs no array of figures to show that when the free shareholder receives 10 per cent interest on his savings in a community where the legal rate is 6, that the borrower has paid, either in premium or interest, far above the current rate. It is inevitable that if the association is one in which free shareholders obtain large interest, it is one in which the borrowers will pay large interest, either under the name of interest or premium. \* \* \*

This premium question is the stumbling block in the way of increasing the number of borrowers in our associations. Some series are open to borrowers only, and I can conceive of no reasonable excuse why free shares should be permitted at all. In the first place, our associations do not depend on the funds of its shareholders to make loans, but very often go to banks and private individuals for an advance or overdraft. This is not carrying out the prime coöperative features of a building and loan association. The accumulation of small savings into a fund for the purpose of loaning money to the members does not imply an overdraft of from \$60,000 to \$100,000 to be loaned to speculators.

Large premiums are vicious and unfair, and should not be permitted, while large overdrafts only draw speculators and moneyed men into these institutions.

This undeniable fact is fast becoming recognized by our most expert and experienced Secretaries, and within the last year a few have so revised or amended their by-laws as to allow a borrower who desires, to withdraw a pro rata of his premium already bid. This is a move in the right direction, and will have the tendency of encouraging and fostering home ownership. It is, however, nothing but just, and has been so realized by several States who have legislated on the subject. The laws of Wisconsin, regulating building and loan associations, say:

A borrower may repay a loan at any time, and in case of repayment thereof before the expiration of the term for which the loan was made, there shall, in all cases where such premium was deducted from the loan in advance, be refunded to such borrower such proportion of the premium paid as the part of the term unexpired bears to the whole term of the loan; and when a loan is collected by process of law, and the amount collected by the corporation exceeds the amount of the loan taken by the borrower, with the interest and charges, the money shall be reloaned at the next periodical meeting, and the excess recovered beyond the amount required to pay the loan, with interest and charges, shall be returned to the borrower from whom the money was collected, or his legal representatives. But in case the corporation shall have issued its stock in series, such reloans shall be made only to stockholders of the same series, and if the premium received for the reloan shall be greater than that originally given by the defaulting borrower, no part of such excess of premium shall be paid to him. Any defaulting borrower may, at any time after the securities given by him have been collected by such corporation, withdraw his stock upon the same terms prescribed in section two thousand and ten, but the corporation may retain out of the moneys due upon such withdrawal so much as may be requisite to save it from loss, in case the amount so collected shall not be sufficient to pay his loan, with interest and charges.

A. Sbarboro, an intelligent accountant, has been identified with these institutions for years as Secretary, and therefore can speak with some degree of precision. He is loud in his denunciation of high premiums, and knows from practical experience that the refunding of a portion of the bid premium, in case of a redeemed loan, is of a far greater benefit to the association than where the premium is immediately deducted as a net profit. Under this revised system people are encouraged to borrow money and pay for it, premium and interest, in monthly installments.

This way more loans are made, more homes are built, and more money is kept in circulation. The following is a copy of an amendment to the by-laws introduced into all of his four associations very recently:

#### ARTICLE IX—LOANS.

*First*—Amend Article IX, Section 1, to read as follows:

"SECTION 1. The money in the hands of the Treasurer shall be loaned out in open meeting to the highest bidder, or at a premium fixed from time to time by the Board of Directors, and the premium so paid shall be deducted from the loan, or such proportion of said premium as the Board of Directors may fix shall be so deducted, and the balance of said premiums shall be payable in such monthly installments as the Board shall determine—all loans on deferred premiums, the proportion to be fixed by the Board, shall be uniform, applicable alike to all such loans. The rate of interest on all loans shall be fixed by the Board; provided, however, that whenever the Board shall reduce the rate of interest, such reductions shall apply not only to all loans thereafter to be made, but shall also apply from and after the date of such reduction to all loans theretofore made and then subsisting."

*Second*—Amend Article IX, Section 6, to read as follows:

"SEC. 6. Borrowers may, by vote of the Directors, be permitted to repay their loans to the Secretary, and be entitled to a return of their security and the cancellation of the same."

"The Directors shall have the power, when the interests of the association, in the discretion of the Board, warrant it, to allow and return to the borrower all the premium by him paid, less one-tenth part of said premium for every year or fraction thereof that said loan shall have been in existence. They shall also have the power to make a rebate at the time any loan is made, of one-tenth part of the premium bid or established, for every full year that the series of shares in which the loan so made shall have been in existence."

*Third*—Add to Article IX, Section 7, to read as follows:

"SEC. 7. Whenever the demand for loans by the members shall exceed the amount of money in the treasury, the Board may borrow, for the purpose of making such loans, such sums as said Board may deem advisable and conducive to the convenience of members, and the best interest of the association, provided such action be approved by at least a two-thirds vote of said Board."

The premium installment plan may be justly considered one of the simplest and most equitable methods of working used by building and loan associations. The plan is based, as the name implies, upon the division of the premium into a number of equal parts to be paid at regular stated intervals, thus abolishing the deduction of the premium, as a lump sum, from the loan.

The following briefly illustrates the *modus operandi*: In a society where the shares are valued at \$200 each, and the estimated maturity is nine years, or one hundred and eight months, A bids 25 per cent, or \$50 per share, for a loan of \$1,000 upon five shares. In the place of A at once paying the \$250 premium in the form of a deduction from the loan, as happens under the gross and net plans, the premium is divided into one hundred and eight parts, one of which he will pay, together with the dues and interest, every month till the expiration of the nine years; or, instead of offering 25 per cent, or \$50 per share, he may agree to pay \$2 32 per month in addition to his dues and interest, until such time as the shares shall mature. The ends, in the first and last case, are practically the same, but the latter prevents any gap in the premium receipts of the association arising through lack of the shares maturing at the stated time. In the last mentioned scheme, the uncertainty of the time when the shares will mature acts as a preventive upon those who might otherwise bid exorbitant premiums. Borrowers do not care to bind themselves to pay too great a sum per month for a period of doubtful duration. Although the ultimate results of the different plans are very much the same, borrowers in a building and loan association have their preference. The easier the payments the more of an *encouragement to members to borrow*. It furthermore simplifies the work of



the Secretary, and does away with all doubts as to the question of earned and unearned premiums. The old plan of premium deduction is being readily dispensed with by associations in San Francisco, but in the rural districts of California the majority of associations are still in the old rut, not having yet reached this modern and better system.

#### FAILURES.

In the early history of the building and loan movement many instances are on record of failures from various causes. But it must be remembered that they were only in their experimental state—in their infancy as it were—and had not developed themselves. At this late day, with the experience of over half a century, a failure does seem a most surprising thing. The trouble is that theorists get hold of them, try to introduce new features, and get so far into the woods, away from the beaten path, that collapse is inevitable. Hon. Seymour Dexter, in a paper read last autumn before the Social Science Association, cited some failures outside of New York City that may throw light on the principal causes of failure:

The first association organized in Rochester, in 1852, was wound up, having failed to realize the expectations of its members, probably from the cause just named. The next effort in that city was made nineteen years later, and in the ensuing years a number of associations were organized there; but some "Building Lot Associations," which had in view a real estate speculation, were also founded there at the same time. The latter came to grief, and having been confounded in the public understanding with building and loan associations, these received much injury. One association organized in Elmira, and another in Waverly, in 1871, were closed before maturity, with consent of the stockholders. Two or three associations in existence in Albany, in 1871, lost heavily through mismanagement, some of their loans having been made on second mortgages. An association started in Elmira in 1875, began with by-laws accepting no premium of less than \$40 a share (20 per cent). There was great demand for the stock at first, but when, after four or five years, the borrowing slackened, the minimum rate of premium was reduced one half without obviating the trouble. Eight years ago the minimum premium was abolished entirely, and, we are told, "from that time the association began to grow in popularity. Its money was readily loaned, and while it received only \$62 on \$40,750 borrowed in 1887, and \$232 on \$60,000 borrowed in 1888, it is maturing a series of shares every year to the satisfaction of its shareholders, 95 per cent of whom are wage earners." The age of each series is about eleven years. This Elmira example is worthy of study of any one who thinks that large premiums are necessary to an association's prosperity.

Of the unsuccessful associations early in New York, all, I believe, were organized on the "terminating and gross premium" plan.

The Legislature of Connecticut caused an investigation of the associations in that State to be made some thirty years ago, and in 1860 they were forbidden to receive deposits after January 1, 1862. In 1865 they were required to return their deposits to the shareholders by July 1, 1886. The system is, however, becoming popular again in that State.

Mr. C. F. Southard of New York, who is assisting in the organization of many associations in that State, read a paper on "The Dangerous Side of Building Associations" before the American Social Science Association, last September. In this he pointed out as "the three leading dangers which menace this plan of banking in all the States to-day," the following: (1) Permitting a single member to hold a large number of shares of stock, and borrow on them; (2) The plan in general use of deducting the bonus bid from the sum borrowed; (3) The almost utter lack of knowledge of the Directors of the simple principles governing finance, of informing themselves in reference to the same. But, when well managed, Mr. Southard calls this system "the grandest, simplest, and most successful plan of coöperation ever made practicable in the two hemispheres."

The safety or the risk of this system of investment is increased directly in proportion as its original purpose is adhered to or departed from. As a means of speculation it should take no part. Well managed associations limit the amount of stock which one member may hold, and, consequently, the amount which he may borrow. In some States this limit is fixed by law, as in Massachusetts, where the maximum is twenty-five shares; the New York Act of 1875 limits the number of shares which a person may hold in one series, to ten unpledged and twenty pledged.



## CALIFORNIA FAILURES.

Since the last publication of this bureau the failures in California have been quite marked. The collapse of the boom in Southern California seemed to have wrought disaster on many very promising associations. Los Angeles is more conspicuous than the other portions of the State for failures. No less than six associations are reported to have wound up their affairs, either by suspension of business or an out and out failure.

The location of failures in California, up to date, are as follows. Those that were wound up before reaching maturity are so classed, also:

NAMES.	Location.
East Side Building and Loan Association.....	Los Angeles.
Union Building and Loan Association.....	Los Angeles.
Los Angeles Homestead and Building Association.....	Los Angeles.
Los Angeles Mutual Building and Loan Association.....	Los Angeles.
Los Angeles Workingmen's Building Society.....	Los Angeles.
Real Estate and Building Association.....	Los Angeles.
Pasadena Building and Loan Association.....	Pasadena.
Oroville Building and Loan Association.....	Oroville.
Fresno Building and Loan Association.....	Fresno.

*Home Building Association of Los Angeles.*

The above association is rapidly winding up its affairs, and will soon cease to exist. The facts, as far as can be ascertained, are as follows: Soon after the association started, those who became members with the intention of borrowing were so many more than could be accommodated, that after a short time they began to file notices of withdrawal, and this has continued right along. During the past year those desiring to borrow money were given it as it was paid in monthly, but the income was too small to reloan promptly, and consequently those who have already borrowed are settling up with the association, and taking a release of all liability. They are allowed the full amount of dues paid and dividends, and upon paying the difference are released.

*Fresno Failure.*

The failure of the Fresno Building and Loan Association was due to a stringency in the money market. The association was started at a time when money was plenty and real estate active. Many people had secured lots and wished to build on them. Premium in the association figured high—too high to encourage borrowers. Then came the trouble. Many had partly paid for lots and found it hard to complete payments; and sooner than become delinquent, began to draw out their money. Those that needed money would not pay high premiums, and others could not get an appraisal high enough on the value of their property to justify a loan from the association. Another reason for the failure of this association is given, but is only secondary to the causes already advanced. The American Building and Loan Association, of Minneapolis, one of the worst type of the so called "Nationals," came in with its "rustle" and magnificent promises, and the people were captivated by the. The local had no chance against their delusive promises. M.

local members were lead away and lost so heavily that faith in any association was hard to maintain. This fact, coupled with hard times and numerous withdrawals, made it impossible to recruit, and those remaining thought best to wind up rather than lose all. Outstanding loans were called in and placed in private hands, thus releasing the association of all obligations. The amounts returned to the treasury were divided pro rata among the remaining members and surrendered certificates. No loss was suffered, as all assessments were paid back, with interest at 5 per cent. The spirit of speculation in the Fresno community was too rampant, for the success of such an institution, whose existence was only for the purpose of encouraging home ownership and the saving of money.

*San Bernardino Failure.*

The direct cause of the failure of the San Bernardino Building and Loan Association was the embezzlement of the funds of the association by the Secretary, coupled with the fact that the Directors neglected to renew his bond every year. The Secretary had succeeded for a number of years in perpetuating himself in office. The scheme is not a new one by any means, and is practiced in all associations. In nine cases out of ten, it is the person desiring to keep the books who starts the association. He selects his own friends, and among themselves they start the association and elect him Secretary. Every year he solicits proxies, and votes the same men in office, who, in turn, perpetuate him in power. This thing had gone on for a number of years until the twentieth of January, 1890, at which time the annual election took place. The Secretary had sent out written requests for proxies, indorsed blanks, and stamped envelopes, and had succeeded in this manner to secure five hundred and sixty-five proxies out of one thousand two hundred. Three hundred and forty shares were controlled on the outside, which he was unable to get. He desired to elect five Directors, and would most likely have done so had it not been that these three hundred and forty shares were brought into successful operation by cumulating their votes, and electing two of their Directors, which gave them a majority of the Board. Thus the embezzler was dethroned, and a mass of rottenness lay exposed. The warning that has so often been sounded does not seem to have taught people enough to keep a look out for their own affairs. Defalcations, by similar methods, in associations across the Atlantic, have been mentioned in the newspapers of the country for some months past, and others are occurring daily, but the same dormant, listless, and palpable negligence of Directors still goes on.

*Pasadena Failure.*

Mr. Theo. Coleman, the Secretary of the Pasadena Building and Loan Association, in writing to us, says:

In answer to yours of the sixteenth asking for particulars as to the decline of the Pasadena Building and Loan Association, I have to say:

The members were not of a wage-earning class as a rule (in fact, very few of them), and as their income came irregularly, or they were out of town more or less, the payments were irregular. Many who were abundantly able to pay would not keep up their dues on account of the trouble of doing so. An association seems to require the support of men of moderate means who earn regularly their wages. Our association was looked upon as "small potatoes" by many of our members. Our losses will amount to very little, as loans were mostly repaid.

## BUILDING AND LOAN ASSOCIATIONS VS. SAVINGS BANKS.

Considerable discussion has lately taken place relative to the superior value of building and loan associations to the community as against savings banks, with the view of showing that the latter are better than the former for securing a loan to build a home.

We cannot see the wisdom of attacking one unquestionably good thing in the hope of replacing it with another. Facts are even better than possibilities, and it strikes us that this is largely a question of what is, and what may be. It is a problem solved, arrayed against a problem to be solved.

Absolutely the only argument offered against building and loan associations is that their borrowing members pay a fractionally higher rate of interest for the use of the money than if they borrowed from a bank. One instance will answer this. From the time the borrower takes out his loan, he lives in his own house, and thus the rent he pays is applied to his loan. It is very doubtful if any arrangement could be made with a savings bank by which the borrower, without money or security, could effect this, no matter under what revised regulations they were operated. It is largely due to this that building and loan associations have been so phenomenally successful. In plain words, the rent money is purchase money. Without saying anything about the protection they offer to the members who, by reason of illness, are forced to allow their dues to lapse for a time, the withdrawal privileges and other advantages, let us see what these associations have done.

In a recent number of the "Journal of Economics" a review is made of their history and origin, the number of these associations in the country, their membership, assets, and liabilities. A few of them were organized under special Acts. The majority of those formed at first were unincorporated. The following figures are, however, taken from the latest available sources.

In New England the number of associations is between ninety and one hundred. Of these there are sixty-six in Massachusetts, fifteen in Maine, four in New Hampshire, three in Rhode Island, and six or seven in Connecticut. The assets of the "Coöperative Banks" of Massachusetts on October 1, 1888, were \$5,505,072 19, a gain of \$1,293,123 33 during the year. The open accounts numbered nine hundred and eighty-three thousand two hundred and two. The assets of the Maine associations at the close of the last fiscal year were \$187,967 77, a gain in one year of \$92,556 58. The shareholders numbered nine hundred and seventy-two. The New York statistics are very inadequate, as only twenty-four associations filed reports with the State Banking Department in 1888. Judge Seymour Dexter estimated the number last September at two hundred and seventy-five, and many have been organized since. The report of the New Jersey Labor Bureau for 1886, estimated the total number of associations in the State at one hundred and seventy. The complete returns sent in by one hundred and fifty-six of these showed thirty-seven thousand seven hundred and thirty-one shareholders, holding an average of five and one half shares each, with net assets of \$9,349,517 46. The number of associations in Pennsylvania is estimated at nine hundred, one half of which are in Philadelphia. Their shares are estimated to number one million, with a cash value of \$60,000,000. Mr. F. B. Sanborn, in his report to the Social Science Asso-

ciation last September, estimated the number of associations in the old slave States, outside of Delaware and Maryland, which support a good many; at two hundred and fifty. The first association in Ohio was organized in 1867, and now their number in that State is estimated at over six hundred. In Illinois, where the first association was organized in 1849, there are more than four hundred and fifty, which lend some \$36,000,000 a year to their members. In Minnesota, and especially in St. Paul, where the system dates back to 1869, the associations have proved wonderfully successful. They now number about one hundred and twenty-five, with an estimated investment of \$18,000,000. It is stated that "from eight to ten thousand homes in St. Paul have been in whole or in part secured to their owners with money advanced by the building societies." Michigan supports about fifty associations; California in 1887 had eleven, with assets of \$2,595,488, and they have found a lodgment as far west as Oregon.

Taking Mr. Sanborn's calculations, there are now from three thousand to five thousand of these coöperative organizations in the United States, with a constant investment of \$300,000,000, while the accumulation under this plan of saving during the last forty years has amounted to from \$500,000,000 to \$750,000,000. It is not surprising that the savings banks look on this system as a formidable rival to their own. Mr. Sanborn, estimating the investment in the Minnesota associations at \$18,000,000, says: "The deposits in Minnesota savings banks hardly exceed \$2,000,000, and the rapid growth of these associations has certainly checked the growth of savings banks there, as it has in Rochester, N.Y., in Buffalo, in Pittsburg, and in every State west of the Alleghanies." A decrease of \$893,703 in the deposits of the New York City savings banks in 1888 as compared to 1887, and of \$346,322 in those of Brooklyn, is attributed to the recent increase in the number of associations in those cities. What, now, is this system of coöperation, which has stood so long a trial, has won its way so steadily and so generally into popular favor, and has produced such wonderful financial results?

Why does it commend itself to so many persons of small incomes, and why have failures under it been so rare? We have answered all these questions before. Besides all this, it is very doubtful if any savings bank could be organized on a plan that would offer the same incentive to save as do the building associations. And right here is the secret of their success.

They induce improvident men to invest, and once investors, they are made provident. At the beginning of their lessons in economy, they become property holders, and a spirit of thrift and pride is aroused that would never be engendered by deposits in a bank vault. There is a human way of discussing this subject, as well as a mathematical way, and the former is even the weightier.

So far, as an institution for savings, no scheme has yet been evolved which, in safety of funds, economy in management and rates of interest, has ever approached the building and loan associations.

Even admitting the entire practicability of the savings banks idea, they would fail in their purpose in small towns where associations thrive to the welfare of the community.

B. F. Northrup, LL.D., in an article on "The Influence of House Ownership," pays a handsome tribute to the "City of Homes" (Philadelphia). He says:

Philadelphia, as the greatest workshop of America, furnishes a striking influence in point. Its comparative exemption from strikes is due to the fact that, as a rule, the workingman there owns his home; hence, he is as conservative as the capitalist. You may find scores of squares with nice brick houses of workingmen, not one of which is a tenement house. Philadelphia has now double the number of dwelling houses of any other city of its size in the world. This marvelous increase in its homesteads is due to its coöperative building and loan associations, numbering over four hundred.\* They have been tried for over forty years, and have proved such valuable forces in promoting industry, economy, sobriety, thrift, and prosperity, that the State encourages them by exempting all their stock and mortgages from taxation. Though the holding of these associations exceed \$50,000,000, they are managed by workingmen at little expense, and are always open to public scrutiny. Failures have been very rare—less than in any other class of financial associations. The worst of those, closed during the panic, 1873, paid 93 cents on the dollar. These associations, so unique, tried so long and so successfully, are a model for the workingmen of the country, certainly, in large manufacturing centers.

•That I may speak authoritatively, I will epitomize certain statements kindly furnished me by an eminent Philadelphian especially conversant with this subject, who says: The tenement house is unknown here. In the riots of 1877 the twenty thousand members of building and loan associations acted as an effective counterpoise to the lawless throngs that crowded the streets. The instinct of self-preservation, of social order, was as strong with them as with the wealthier classes, and was even more effectual. It neutralized in their own camp the clamors of a vicious and riotous rabble, so that the presence of the Mayor and police was sufficient to quell all disorder without collision. These associations have been a potent factor in making our people prosperous and moral, encouraging sobriety, and preventing dissipation. The absence of any socialistic tendencies can undoubtedly be traced to the general ownership of homes.

In Switzerland, out of four hundred and eighty-five thousand households, four hundred and sixty-five thousand are householders. Here is one secret of the remarkable patriotism and prosperity of that people, and of their comparative exemption from labor troubles.

#### OVERDRAFT.

A few associations provide that no loan can be made until the money has actually been paid into the treasury, from dues, interest, etc., and then it shall be loaned only at the regular monthly meetings to the highest bidder. This primitive principle has been overlooked by the majority of associations, and the consequence is the sale of money that does not belong to the association. This overdrawing on the treasury may have many commendable features, but it is not carrying out the true design of building and loan associations. The margin of profit to the association is too small to admit of the extensive use of such practices, and only tends to inflate the actual gain of the society.

The New Jersey Bureau, in speaking of this, says:

It will be noticed that in many associations the aggregate investment exceeds the net assets, which in some drop below the face value of the amounts placed on bond and mortgage. This is largely due to the practice, not to be commended, prevalent in some localities, of selling money before it has accumulated in the treasury from dues, and of borrowing money from the banks to satisfy the loans made. A number of associations adopt what is called "a scale of payments"—the successful bidder gets his loan by installments, at intervals depending upon the progress of the building he is erecting, but pays interest on the whole amount from the date of his bid. In cases where money is in demand, it frequently results, as above stated, that the association interested acts merely as a broker, borrowing money to lend it to its own members. This, barring accidents, is an easy way of increasing profits, but it is not conservative building and loan association management. While the practice possibly is not illegal, it is speculative, and entirely foreign to the true design of these coöperative enterprises, whose funds are supposed to consist of nothing but the periodical accumulations of their members. The best and safest way is to provide, as is expressed in one of the constitutions, that "no loans shall be made until the money is actually paid into the treasury."

This question of overdraft is a most serious one, and should be so considered by the associations. A society in its desire to make loans should not overstep the bounds of discretion. Any society that carries \$100,000 loan, as is actually the case with one of our local associations, burdens itself with responsibilities, and takes the momentous risk never before known in the annals of building and loan associations. It will tie up the resources of the association for years to come, and deprive many of the opportunity to secure for themselves a home. The membership discouraged by such proceedings will

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\* Later returns place them at one thousand two hundred.

draw out, and the society having no funds to replenish its treasury, a collapse can be looked for. To say the least the Directors of such an association cannot be actuated by motives of pride, for the welfare of their charge, or else the wishes of the majority would be better protected.

#### FRAMING BY-LAWS.

The by-laws of the majority of the building and loan associations in California are alike. They embody the same features and, as a rule, are over and above criticism, as they should be. The community, however, cannot be too cautious when seeking investment in institutions of this character, to ascertain the distinguishing features between those of a good local and a so called national association. We are, however, surprised to say that in one or two local associations the by-laws have been drawn up for the ostensible purpose of centering and retaining the executive power in the hands of the originators, thus robbing the scheme of its mutuality. The idea is to keep the management, as much as practicable, in the hands of the membership, without the possibility of upsetting things, owing to the dissention of some aggressive and dissatisfied individual. It should be the purpose of persons desiring to form an association to select from some existing society a copy of the best by-laws in use. Many Secretaries do not know the good and bad features, and have, therefore, organized on faulty methods by copying the errors of others.

The failure of the State to legislate on these institutions at the last session of the Legislature, and the almost unprecedented growth of new associations during the past two years, has lead to a great diversity among them. The "Storke bill," although possessing some minor objectionable features, on the whole was especially adapted to our uses. Where these associations are carefully regulated by law, and wisely managed, they offer greater inducements to our mechanics and the better class of workmen to save money regularly, and enable them to own their own houses, thus not only benefiting themselves individually, but also the State at large. Where they are badly and fraudulently managed they become a source of loss and suffering, of business distrust, discouragement, and demoralization.

An eminent authority asks: "Is it not true that the prosperity of the masses of the people is not only measured by their accumulation of property, but, in fact, caused by it?" Then he says: "Certainly, accumulation is governed by three factors: 1st, the spirit of saving; 2d, the power of earning; 3d, the means of saving safely." These three factors strike the keynote, all of which are more common to the building and loan association than to any other source or system. It is the incessant contact with people who have already formed this habit—the contagious spirit manifested and fostered by shareholders in a building and loan association, that have made financiers, tradesmen, house owners, and loyal American citizens out of the more unfortunate of our wage-earning community. They have imbued the spirit of economy and thrift; they put within their own management the power of earning; the accumulation of their hard earned dollars multiplied tenfold when placed collectively in a building fund, while individually it was powerless, which was the means of saving safely. The building association, if thus properly managed, is hedged about with every precaution. No extravagance is nurtured or allowed. No bill of salaries or incidental expenses is

crammed down the throat of the investor. Everything is over and above board.

The lamentable case of the Secretary of the San Bernardino Building and Loan Association is a fair example of how fraud can be worked, and how it will be continued to be worked unless precautionary measures are taken. The limitation of the stock that one person should hold should be enforced, but just what the manner should be can readily be drawn from the average shares held by persons throughout the State. The Wisconsin law does not make this restriction, and in complaining of the want of this, a Secretary writes:

It will be seen by our prospectus that we started out to make this a poor man's association, and proposed to guard it so that the capitalist, or richer ones, could not control or crowd out the poorer; but we found in most essential points that the statutes are against us, in that they require *shares of stock* to vote instead of membership. This allows the capitalist to come in and gobble up the stock, and control the direction of matters. It seems to me that a change in the statutes that relate to associations of our nature would be beneficial to the class of people we desire to reach and help.

This lack of legal protection to the army of shareholders has shaken confidence in some associations. However, the Secretaries did not desire legislation, "because the odium of a suspicion was cast upon their integrity, and the hardships that would accrue, upon passage of the bill, would be unbearable." We did not take the Secretary into consideration. His interests are secondary and subservient to the wishes of the stockholders. It was to protect the latter and to encourage the growth of building and loan associations that actuated us to advocate its passage. That such special enactments are necessary cannot be denied. The statistics of these institutions are instructive, and as can be seen, they are taking a high and respected position in the financial enterprises of the State. That they should be under official inspection is also evident from the volume of business done and the loop holes open to fraud.

Some time ago the Chicago "Tribune," in speaking of the collapse of the British-American Loan and Building Association, said that where the associations are left to take care of themselves, or the management drifts into incompetent or unfaithful hands, disappointments and failures are inevitable. Many more associations like this British-American are destined to such a collapse.

Since the Legislature refused to provide any system of inspection for such societies, building associations in this State will have to work out for themselves the problem of the survival of the fittest. Fully one third of such societies are unfit and unworthy to survive. The first financial flurry will make their weakness plain enough, and the sooner they collapse and are wound up the better. When the time comes for the downfall of more rotten and unworthy concerns the effect will be to shake confidence in all such associations, and cause a "run on them;" but those which are on a sound basis and well managed can afford to stand a considerable strain to prove themselves trustworthy.

#### DISTRIBUTION OF PROFITS.

We are not disposed to criticise, nor is it a part of the duties of this bureau to instruct, the Secretaries of building and loan associations throughout the State in the manner of keeping accounts; but we do advocate a system of accounts to be incorporated in our statutes and enforcing their use. The profound ignorance manifested in some returns

to this office is proof of this necessity. Many write that they are not supplying information on their system of dividing profits. Others have no time to answer, although they have made a vain attempt to wade through the schedule of questions submitted to them. Some few have stopped short and acknowledged their inability to fathom the interrogatories. The returns from other Secretaries are most interesting, and very instructive. Practical experience has taught them what they know.

### *The Square Rule.*

C. K. Clark, an experienced and intelligent accountant, has submitted the following rule for dividing profits. It is herewith published for the first time, and ought to be of incalculable benefit to those Secretaries who, at a great loss of time and labor, are compelled to apportion profits on the old plan:

Multiply the number of shares in each series by the square of the years paid in; as one year by one, and two years by four, etc. Add the results of this multiplication, and divide the sum into the total profits. Multiply the quotient obtained by the square of the years as above.

*Example.*—Quotient  $90c. \times 1$ , for one year;  $90 \times 4$ , for two years, and so on. The result gives the profit of one share in the various series. To this profit add the amount paid in on each series for the value of each series on one share.

### *Per Cent Rule.*

Another rule which he presents is properly called the "Per Cent Rule," and can be expressed as follows:

Multiply the shares in each series by the number of months paid in; then multiply each result by the average time of each series investment, as expressed in years and fractions of a year. Add the result of this multiplication, and divide the sum total into the total net profits made, and the result will be the *per cent* of profit. Find the profit of each share by multiplying the average payment on each series by the percentage for the time, as, \$12 paid, profit 12 per cent— $48 \times 12$  per cent = 72 cents profit; \$24 paid, 12 per cent profit— $12 \times 24$  per cent = \$2 88 profit.

### *Distribution Plan of Hon. Seymour Dexter.*

Hon. Seymour Dexter, in his admirable treatise on "Coöperative Savings and Loan Associations," supplies the following information on distribution of profits:

The gross profits of the association will consist of interest, premiums, share of profits left by withdrawing shareholders, fines, transfer, and entrance fees. The principal item, of course, will be interest. It is not desirable that premiums should amount to a large sum, because large premiums mean that the borrower will, in effect, pay large interest; and when he does so it works injustice as between the borrower and the holder of free shares, by giving to the latter large profits at the expense of the former. Dues paid cannot, of course, be reckoned as profits; they are capital.

For the purpose of illustration, we will first describe the distribution of profits at the close of the first fiscal year, in an association which issues a yearly series only. The expense of conducting the business should always be paid in full up to the time when the distribution is made. We will assume that the association has issued during the year one thousand one hundred shares of stock; that some of these have been withdrawn, so that at the end of the fiscal year only one thousand shares are outstanding. Upon each of these shares there have been paid during the year \$12 in dues, making the total upon all shares \$12,000. It may prove that the dues are in arrears on some shares; if so, the amount so in arrears, and the fines thereon, should be treated as an asset, because it is a sum due the association, and will be paid. The assets of the association will consist of loans, for which it holds securities, cash on hand, dues, interest in arrears, and fines accrued thereon. The sum of these will constitute the assets on hand; but to be absolutely accurate and just in the distribution, there is another item to be included in the assets for the purpose of the distribution of profits, namely, the interest on the loans for the last month of the fiscal year; that is, the fiscal year for convenience should commence with the first meeting in the year, and will end at the beginning of the first meeting in the next fiscal year. The interest paid at the first meeting of the next fiscal year accrued during the last



month of the old fiscal year, and should be counted among the assets of that year in ascertaining the exact profits of the year. Adding the interest upon the loans to be paid at the next meeting to the assets above named, we have the total assets for the purpose of distribution. Deduct the \$12,000 liability for dues paid, which constitutes in fact the capital of the association, and the remainder will show the net profits of the year's business. Now, if we divide this net profit by the number of shares outstanding, viz.: one thousand, the quotient will be the sum that should be added to each share as a dividend in the distribution of profits.

This a simple method, but another method may be pursued, viz.: dividing the net profits by the total amount of capital, namely, the \$12,000, and the quotient will then be the percentage to be added to each dollar of the capital as a dividend.

In case of an association having several series outstanding at the time of the distribution, this method must be followed. When the dividend has been added to the \$12 dues paid during the year, their sum constitutes the "holding value" of each share of stock at the beginning of the next fiscal year, and the sum of such "holding value" of all the shares will constitute the capital of the association at the beginning of the next fiscal year. In this distribution we have assumed that there were no liabilities except the capital stock. If the association owes borrowed money, the amount would be treated as a liability in making the statement to find the net profits for distribution.

### *"Partnership Plan."*

Another explanation of the process used in the division of profits is the following, which appeared in the "Building Association and Home Journal" some time ago. It is believed to be the "partnership plan," or, as designated in the arithmetics, "compound partnership," and the rule given is as follows:

Multiply each partner's capital by the time it was employed, and divide the gain or loss in proportion to these products.

Two persons enter into partnership and gain \$328. A puts in \$800 for five months, and B \$700 for six months. What was each man's share of the gain?

#### *Operation.*

$$\$800 \times 5 = \$4,000 = \text{A's for one month.}$$

$$700 \times 6 = 4,200 = \text{B's for one month.}$$

$$\$8,200 = \text{whole for one month.}$$

$$\frac{\$800}{\$8,200} = \frac{20}{205} = \text{A's share of the capital.}$$

$$\frac{700}{\$8,200} = \frac{21}{205} = \text{B's share of the capital.}$$

$$328 \times \frac{20}{205} = \$160 = \text{A's gain.}$$

$$328 \times \frac{21}{205} = \$168 = \text{B's gain.}$$

There is much more work in the above than appears on the surface, and there are other processes which are believed to be easier in practice.

A building association, it may be assumed, has six series, and one hundred shares in each, and the net profit, \$6,878. This may be divided according to the following rule:

Multiply each series' investment (dues counted full paid) by the average time invested. Add results for product of results. Multiply each result by the total gain since organization, and divide in each case by product of results. The quotients will be each series' gain. Divide each series' gain by number of shares in that series to find the gain per share.

Series.	Operation.									
	Number of Shares.	Dues Paid per Share	Total Investment.	Average Time in Months	Results	Total Gain	Product of Results	Gain per Series	Shares	Gain per Share
First	100	$\times \$72 =$	$\$7,200 \times 36 =$	$\$259,200 \times 36 =$	$\$17,310,557,600 + \$655,200 =$	$\$2,641,88 + 100 =$	$\$23,41.88$			
Second	100	$\times 80 =$	$8,000 \times 30 =$	$180,000 \times 30 =$	$1,202,040,000 + 655,200 =$	$1,894,61 + 100 =$	$18,84.06$			
Third	100	$\times 48 =$	$4,800 \times 24 =$	$115,200 \times 24 =$	$769,305,600 + 655,200 =$	$1,174,14 + 100 =$	$11,74.14$			
Fourth	100	$\times 36 =$	$3,600 \times 18 =$	$64,800 \times 18 =$	$432,734,400 + 655,200 =$	$680,46 + 100 =$	$6,60.46$			
Fifth	100	$\times 24 =$	$2,400 \times 12 =$	$28,800 \times 12 =$	$192,828,400 + 655,200 =$	$298,53 + 100 =$	$2,98.53$			
Sixth	100	$\times 12 =$	$1,200 \times 6 =$	$7,200 \times 6 =$	$48,081,600 + 655,200 =$	$73,88 + 100 =$	$73.88$			
Product of results					$\$655,200$			$\$6,678.00$		

The work is greatly shortened by issuing a formula which has been devised. It runs in numerical order for a society issuing series, beginning with the last series, as follows: 1, 4, 9, 16, 25, 36, 49, 64, 81, 100, 121, 144, etc.

When the formula is used the shares are multiplied by the formula, instead of the investment being multiplied by the time. The rest of the rule remains unchanged.

SERIES.	Operation.				Gain per Share	
	Shares	Formulas	Results	Total Gain.		
First	100	$\times 36 =$	$\$3,600 \times$	$\$6,678 =$	$\$24,040,800 + \$9,100 =$	$\$2,641.88$
Second	100	$\times 25 =$	$2,500 \times$	$6,678 =$	$16,695,000 + 9,100 =$	$1,834.61$
Third	100	$\times 16 =$	$1,600 \times$	$6,678 =$	$10,684,800 + 9,100 =$	$1,174.14$
Fourth	100	$\times 9 =$	$900 \times$	$6,678 =$	$6,010,200 + 9,100 =$	$680.46$
Fifth	100	$\times 4 =$	$400 \times$	$6,678 =$	$2,671,200 + 9,100 =$	$238.53$
Sixth	100	$\times 1 =$	$100 \times$	$6,678 =$	$667,800 + 9,100 =$	$73.38$
Product of results			$\$9,100$			$\$6,678.00$

The formula or money-making power of a share is determined by squaring the number of months.

The power of a share one hundred and thirty-two months old is  $132 \times 132 = 17,424$ ; that is, 17,424 times the power of \$1 paid in one month. When the shares are issued yearly, the formula is made by squaring the number of years, as above. The solution of the formula, while given some time ago, is repeated here to make the figures as useful as possible to those who intend to use them, viz.:

If a \$12 share has the money-making power of *one* (arbitrary), average time six months, then a \$24 share, with twelve months average time, is the power of *four*, the latter being twice the money of the former, and twice the time ( $2 \times 2 = 4$ ). Therefore, if the \$12 share earns 36 cents, the \$24 share earns \$1.44, or four times as much. When the foregoing plans are perfectly understood, a still shorter method may be used to prove the work of the Secretary, namely: Proceed with the rule until the "product of results" is obtained (in this case \$9,100), then divide the gain of it as follows:  $\$6,678 + 9,100 = 73.38$ .

This at once gives the gain of *one share* in the last series 73.38 cents. Now multiply this by the formula and the gain of a single share in each series is known.

Operation.	
$73.38 \times 36 =$	$\$26.41.68$
$73.38 \times 25 =$	$18.34.50$
$73.38 \times 16 =$	$11.74.08$
$73.38 \times 9 =$	$16.60.42$
$73.38 \times 4 =$	$2.93.52$
$73.38 \times 1 =$	$73.38$

The division of the gain, \$244,046, between the ten thousand shares, using the formula of 1, 4, 9, 16, etc., would be as follows:

SERIES.	Shares.	Formula.
First .....	1,000	$\times 100 =$ \$100,000
Second .....	1,000	$\times 81 =$ 81,000
Third .....	1,000	$\times 64 =$ 64,000
Fourth .....	1,000	$\times 49 =$ 49,000
Fifth .....	1,000	$\times 36 =$ 36,000
Sixth .....	1,000	$\times 25 =$ 25,000
Seventh .....	1,000	$\times 16 =$ 16,000
Eighth .....	1,000	$\times 9 =$ 9,000
Ninth .....	1,000	$\times 4 =$ 4,000
Tenth .....	1,000	$\times 1 =$ 1,000
		<hr/> \$385,000

$\$244,046 \div 385,000 = 63.38$ . That is, 63.38 cents per one share in the last, or tenth series. Now multiply this by the formula, and the gain of a single share in each series is shown:

	Shares.	Gains.
63.38×100=	63 38.00×1,000	\$63,380 00
63.38× 81=	51 33.78×1,000	51,337 80
63.38× 64=	40 56.32×1,000	40,563 20
63.38× 40=	31 05.62×1,000	31,056 20
63.38× 36=	22 81.68×1,000	22,816 80
63.38× 25=	15 84.50×1,000	15,845 00
63.38× 16=	10 14.08×1,000	10,140 80
63.38× 9=	5 70.42×1,000	5,704 20
63.38× 4=	2 53.52×1,000	2,535 20
63.38× 1=	63.38×1,000	633 80
Undivided		\$244,013 00
		33 00
Total gains		\$244,046 00

The real gain being a fraction over 63.38 of a dollar for the tenth series, accounts for an undivided balance of \$33.

This plan of division is open to objection, because it does not give to the older series as much gain as would appear to be due them in example society worked out upon strict mathematical progress. The rejection of the plan also involves many nice points of building society science, and it has been discussed at great length by experts in the business. These questions cannot be considered at this time, and the plan is given for what it is worth. There is this to be said, however: If this serial society decided to cease issuing series and gradually wind up its shares in the ordinary course of the business, it is not likely that any one of the series would have gained, at the end of ten years, more than the division given to the oldest series in this instance.

#### *E. B. Rambo's Plan for Dividing Gains.*

When the net gain from all sources is ascertained at the close of the period for which it is desired to apportion the profits:

First ascertain what capital remains uninvested of that which was reported as invested at the close of the last period. To this invested capital, first apportion its gain at the average profit, interest, and premium it has produced or earned. Deduct this amount from the total profit for the period, leaving a balance of gains which has been made purely from the new business, new installments, and investments of the period with which you are dealing. Find the amount of installments paid in for the period, and the gains from invested capital; add these together, and to this amount apportion the remaining gains from all sources, and by a per cent it is carried to each series, and to each share in the series.

Mr. Rambo is an intelligent and active worker in the Citizens' Building and Loan Association of San Francisco, and was formerly identified with similar institutions in New Jersey.

#### *The Secretaries on the Dividing of Profits.*

##### *Mission Home and Loan Association.*

Only such premiums as are actually earned are apportioned as profits. Of the deducted premiums one eighth is apportioned each year. Premiums received on amount of overdraft not considered earned. Six per cent interest allowed on passive capital, balance of profit divided among the existing series.

##### *Santa Fe Building and Loan Association (San Bernardino).*

According to average investment.

##### *Napa Building and Loan Association (Napa).*

Partnership plan.

*Columbia Building and Loan Association (Los Angeles).*

The non-borrower at the close of the series gets \$200, less the average premium for every month the series have been in existence. One per cent of the premium is considered earned; this with the interest, etc., is divided by the number of shares in the series, and is considered profits.

*Benicia Building and Loan Association (Benicia).*

Allow each share 7 per cent interest on its value, and divide remaining profits pro rata.

*Southern California Loan Association (Los Angeles).*

We use the system laid down by Edmund Wrigley, in his work entitled "How to Manage Building Associations," both for computing earnings and in keeping accounts.

*Equity Building and Loan Association (Oakland).*

Have two distinct classes of stock. Investment stock receives 7 per cent, compounding semi-annually, or interest can be drawn quarterly, or half yearly. Borrowing stock is issued to those only to whom loans are granted. The accumulated earnings from surplus interest, premiums, membership fees, and fines, are disposed of as follows: First, the 7 per cent interest to investment stock, then salaries, rent, taxes, and printing are paid; balance left prorated, share and share alike, to the borrowing stockholders, at the end of each six months.

*The Loan and Building Association (Santa Barbara).*

No dividends paid. The members continue paying until the shares reach the value of \$200 each. The series is then matured and closed.

*California Building and Loan Association (Alameda).*

Eight per cent to shares in force at beginning of year; balance of net profits pooled and divided equally amongst all shares in force at end of year.

*Oakland Building and Loan Association (Oakland).*

You will notice on page 13 of our pamphlet sent you by this mail that the monthly payment on \$1,000 borrowed is \$21 87. From a careful estimate, and comparing reports of other societies, we believe that our shares will mature in fifty-four months. Our policy is to pay only a reasonable rate of interest on withdrawals, saving all the profits for the persistent stockholders.

*Tulare Building and Loan Association (Tulare).*

Having but one series out, the matter has not yet become complicated. Plan for distributing profits when additional series shall have been issued has not been perfected.

*Marin County Mutual Building and Loan Association (San Rafael).*

Multiply each series' investment by the average time invested, and add the results together for a sum of results; multiply each sum by the total net earnings of the association, and divide the product by the sum of results, the quotient in each case showing each series' share of the net earnings; divide each series' share by the number of shares in that series, and the result will be the net gain per share.

*San José Building and Loan Association (San José).*

First—The full expense for the year is wiped out by profit and loss account. Second—The loans which were made up to the time of the issuance of the various series is given the rate per cent which said loans bear, being 6 per cent, going to the credit of said each series; then the balance is divided amongst the whole number of shares in force.

*Second Colton Building and Loan Association (Colton).*

We would like some information on this point. As we will not divide until January next, and will look into the matter thoroughly, any information you may have would be very acceptable.

*Los Gatos Building and Loan Association (Los Gatos).*

Time will not permit me to explain our system.

*Sausalito Mutual Loan Association (Sausalito).*

Take the amount to each of the shareholders in each series at last distribution of profits, at end of fiscal year, and one half the amount of dues paid during current fiscal year for capital. Divide capital into amount of net revenue for general percentage of profits; apply this rate of percentage to the sum of each share's dues and profits, and one half current year's dues, which gives the portion of profits for each share.

*Nucleus Building and Loan Association (San José).*

We add up the total earnings, such as fees, interest, fines, and premiums, and divide pro rata among all shares in force (issued), after deducting expense account.

*Fortuna Building and Loan Association (Fortuna).*

Credited to shares as paid up capital.

*San Luis Building and Loan Association (San Luis Obispo).*

No division.

*Santa Rosa Building and Loan Association (Santa Rosa).*

Each series receives its portion of net profits for any one year as its capital bears to the whole.

*San Bernardino Building and Loan Association (San Bernardino).*

Until January, 1890, all premiums bid and interest, fees, and fines, were called profits. Deducting expenses from same and dividing by number of shares in force was called the net profits per share. Since January, 1890, have been distributing premiums to each three months (on supposition that the association would terminate each series in eight years from starting), adding interest, fees, and fines as earned, and deducting expenses; then dividing net earnings by the number of shares in force.

*Stockton Land, Loan, and Building Association (Stockton).*

Partnership plan. Allow each series (except last) interest on its net capital up to time last series was issued; deduct several amounts from the net profits; divide balance pro rata between total number of shares, adding to result pro rata of interest in each individual series.

*Eintracht Spar und Bau Verein (San Francisco).*

Partnership rule.

*San Diego Building and Loan Association (San Diego).*

Having ascertained the net profits, the series in existence over a year are first credited with 8 per cent interest on last year's holding value for so many shares as there are in force at the time of this calculation. The remainder of the net profits is then divided among all the series, share and share alike, provided that the last series has run at least a year.

*Visalia Building and Loan Association (Visalia).*

See our by-laws, which are as follows:

SECTION 1. Stockholders wishing to withdraw from this association, or desiring to surrender a part or all of their stock, shall be entitled to do so, and shall receive such amounts as may be determined by the Board of Directors, which shall not exceed the amounts hereinafter specified, to wit:

*First*—On shares of stock that have been issued less than one year, the amount of installments actually paid in upon the shares so proposed to be surrendered, after deducting therefrom all fines and forfeitures due from the withdrawing stockholder.

*Second*—On shares of stock that have been issued one year or over, the amount of installments actually paid in upon the shares of stock so proposed to be surrendered, after deducting therefrom all fines and forfeitures due from the withdrawing stockholder; and in addition thereto shall receive  $1\frac{1}{2}$  per cent of the net earnings of the stock proposed to be surrendered, for each and every month that his stock has been issued over and above twelve months; *provided, however*, that five days previous to any regular monthly meeting he shall give notice in writing of his intention so to withdraw; *provided further*, that no more than one half of the funds in the series to which his stock belongs shall be used for such purpose at any one time without the consent of a majority of the Board of Directors. Said stockholders so withdrawing shall be paid in the order of their notices.

*Metropolitan Loan Association (Los Angeles).*

Profits are divided by an expert accountant.

*Savings Fund and Building Association (Los Angeles).*

The profits are determined after the following rule, viz.: Each series' investment to be multiplied by the average time invested, the results to be added together for a sum of results, each sum to be multiplied by the total net earnings of the association, the product divided by the sum of results, the quotient in each case showing each series' share of the net earnings; divide each series' share of the net earnings by the number of shares in that series, and the result will be the net gain per share.

*The Home Savings Bank and Loan Association (Los Angeles).*

First, ascertain net profits for the term; then credit each series that was in operation before the beginning of the term with 9 per cent interest on the back value of the stock, as shown by statement made at the end of last term; after which divide the remaining profits pro rata among the total number of shares in all series.

*Modesto Building and Loan Association (Modesto).*

Voluntary withdrawals receive interest on their dues, paid at 6 per cent per annum, and no part of the profits. After five years, the Board of Directors may compel the withdrawal of the shares of non-borrowers, paying them their pro rata of profits up to time of withdrawal.

*Security Loan Association (San Francisco).*

After deducting expense account from profit, we retain 15 per cent as undivided profits to cover the amount due the Treasurer. What is then left, after crediting each series with 7 per cent on its paid in capital, we divide pro rata.

## REMARKS OF SECRETARIES.

*Mission Home and Loan Association.*

If the borrower, whose premium has been deducted, returns his loan before the close of the series, we refund him a proportion of the premium.

*Santa Fe Building and Loan Association.*

We claim this form of association to be the best, because: first, the premium is deducted in installments, and thus the borrower knows just what amount he is borrowing; also, simplifying accounts and leaving no question in regard to earned profits; secondly, members can enter at any time, by payment of one installment and entrance fee, thus obtaining members who cannot or will not pay up back installments on stock, and possibly would have grown out of the idea by the time a new series is issued. The members of this association are chiefly employes of the Southern California Railway. We are yet in our infancy, are small in members, the embezzlement of a local contemporary's Secretary having injured our growth, but we are on a sound basis, and expect to "get there" in time.

*Napa Building and Loan Association (Napa).*

T. N. Mount, former Secretary, having business in San Francisco, resigned June 13, 1890, at which time I was elected. Our association is a serial one, and is up to all requirements.

*Columbia Building and Loan Association (Los Angeles).*

I attach two sections of our by-laws, which we consider the fairest for borrowers and non-borrowers. The series must necessarily wind up sooner:

SEC. 59. When every share shall have been furnished with a loan of \$200, less the average premium, or the net cash on hand shall be sufficient to pay to each free share of stock \$200, less the average premium paid by borrowers up to that date, the Directors shall pay over to each free share \$200, less average premium. The person holding such free shares shall at once surrender the same, and cease to be a member of the association. The association shall then also deliver to each mortgagor who has fully complied with the conditions of his mortgage or deed of trust, a discharge thereof, and all papers connected therewith. Any balance remaining shall be paid to the shareholders, in proportion to the number of shares held by each. All arrears must be paid up by delinquents.

SEC. 60. The average premium, above referred to, is for the purpose of equalizing the profit of the borrower with that of the non-borrower. It must be ascertained as follows: From the total amount of premiums bid for loans, deduct amount of premiums refunded to borrowers, and the balance is the net premium actually earned by the company. Divide this net premium by the number of dollars that produced it, and the quotient is the average premium, which, deducted from the face value (\$200) of free shares held by non-borrowers, will give the amount due in cash to each of said non-borrowers.

*Oakland Building and Loan Association (Oakland).*

We claim for our association rigid economy, fair and honest dealing with every stockholder. Nine tenths of premium is paid on the monthly installment plan, all being paid in forty-eight months.

We believe our plan is fully set forth in our pamphlet, to which we would respectfully refer. We keep a daily balance sheet, and our office is open from 9 A. M. to 4 P. M. We have no formalities about paying borrowers, their loans being paid as promptly as at any bank.

No forfeitures, no entrance fees; and withdrawals are paid when certificates are returned properly indorsed.

*Tulare Building and Loan Association (Tulare).*

We cannot suggest; on the contrary, we are seeking information. We desire to issue additional series at stated intervals, and the stumbling block we run up against, just now, is how to distribute profits justly to shareholders in each series.

*Marin County Mutual Building and Loan Association (San Rafael).*

Our system is substantially the same as the plan of working of associations incorporated in San Francisco and Alameda Counties within four or five years past, such as the Homestead of Berkeley, and others.

*San José Building and Loan Association (San José).*

The San José Building and Loan Association has been prosperous from the start, and is the direct cause of more building in our city than all the balance combined. It enables the poorer classes to secure homes, which they could not do in other ways. We look upon outside associations as uncoöperative, and void of the desirable results—being wholly speculative by parties conducting them.

*Second Colton Building and Loan Association (Colton).*

We started out on a terminating plan and issued one thousand shares, but only sold five hundred of them; so we held the remaining five hundred for two and a quarter years, and then opened the second series with the five hundred shares, which are now on sale.

*Los Gatos Building and Loan Association (Los Gatos).*

System about the same as the San José Building and Loan Association.

*Nucleus Building and Loan Association (San José).*

I append herewith our printed statement for first fiscal year, which I hope will explain everything not already done.

*Santa Rosa Building and Loan Association (Santa Rosa).*

I note that under the head of assets you have dues. I do not think it proper to put dues due as assets, because there is no way for you to force the payment of same, and further, they become liabilities the moment they are paid, which reduces the net profit obtained by terming them assets.

*San Bernardino Building and Loan Association (San Bernardino).*

The Secretary for 1887, 1888, and 1889 was short in his account, and the association will likely lose about \$3,000 in that way. His bond had expired and was not renewed in time. The business of each series was kept separate, which has caused much dissatisfaction to stockholders in second series, as most of the loss falls on that series. The work of the Secretary has been greatly increased by keeping profits of each series as a separate business.

*Stockton Land, Loan, and Building Association (Stockton).*

The association, with exception of two or three months, has had no trouble in loaning its money. The prospect, even after our issue of fifteen hundred shares in fourth series, looks favorable to our loaning more money than we will take in, as applications seem to increase each month. We find that the people have to be educated to the workings and benefits of these associations, and we work with that end in view. Our report shows the results.

*Eintracht Spar und Bau Verein (San Francisco).*

Do not charge premium, but deduct interest in advance.



*San Diego Building and Loan Association (San Diego).*

The system is plain, and the profits are actually earned.

*Visalia Building and Loan Association (Visalia).*

We keep our series entirely separate and distinct from one another, but have considered them one in above figures. The affair is a local one, gotten up for the sole purpose of assisting residents of this city in acquiring and improving real estate. Our association should be preferred for the following reasons:

*First*—All the officers are residents of the city, and personal acquaintances of the stockholders.

*Second*—We advance more on securities. Where we feel at all doubtful about the security, we require a bond for prompt payments, with two sureties.

*Third*—Our expenses are very small, paying no rent or other expenses than mentioned. While our books often show an overdraft on treasury—warrants drawn at date of loan for full amount—it really seldom occurs, the loans being paid in installments as the buildings progress.

*Metropolitan Loan Association (Los Angeles).*

Since sending you our report we have opened six hundred and twenty-nine shares in the sixth series.

*Savings Fund and Building Association (Los Angeles).*

Our system offers a safe investment to the non-borrowing member, as well as the borrowing member, the shares being pledged as additional security in each case when a member borrows; hence, the securities become more valuable each month. It appears to me to be a more equitable plan, inasmuch as it is easier for a borrower to pay his premium in monthly installments than to have it deducted from the amount of his loan, and then he only pays interest on what he receives. I should not care to pay interest for seven or eight years on money I do not have the use of.

*The Home Investment Building and Loan Association (Los Angeles).*

The only difference between this association and similar associations organized under the "Philadelphia" plan, is:

*First*—We allow our stockholders to withdraw at any time the full amount paid in, and after their stock is one year old we give in addition one eighth of declared profits for each year the stock is old.

*Second*—We allow borrowers to repay loans at any time, either the whole amount borrowed, or the amount borrowed on one or more shares.

*Third*—Our by-laws distinctly state the terms on which borrowers can repay loans, viz.: by paying the net amount of money actually received, and one eighth premium for each year their stock has been in operation.

*Modesto Building and Loan Association (Modesto).*

We have no absolute forfeitures. For features which, in my judgment, commend themselves to all institutions of this character that wish to act fairly toward the stockholders, both borrowers and non-borrowers, see Sections 6, 8, and 9 of Article IV of our by-laws, a copy of which I now inclose.

*Security Loan Association (San Francisco).*

We issue no free shares after the issue of the first series.

*Citizens' Building and Loan Association (San Francisco).*

Replying to the tenth question in your blank "form" sent me, I shall say that the "rate of expense of management to the profits" is no guide as a comparison with associations, because some associations deduct a large premium from loans, which is credited as profits, while others receive monthly premiums, showing a *less gross* profit than the former.

*Benicia Building and Loan Association.*

I have watched with no small degree of interest your publications on building and loan associations, and would like your personal opinion on the question of mortgage tax. At the annual meeting of the stockholders of this association, to take place shortly, it is proposed to incorporate an amendment into our by-laws to settle this question, which has been seriously before our Directors during the past year, and has provoked much discussion, the adherents to each side, apparently conscientious, believing *they alone* to be in the right.

The ninth rule for loan members in the Citizens' Building and Loan Association of San Francisco, is in these words: "The association pays taxes on the mortgage so

property only; the member pays taxes on his interest in the property as it appears year by year, the tax increasing as the mortgage reduces."

The tenth rule of the Home Security Building and Loan Association of Oakland is identically the same.

The ninth rule of the Alameda Building and Loan Association is identically the same, but adds thereto these words: "The association is not responsible for the payment of taxes on the mortgagor's interest in the property. Every borrower should see to it that his property tax is fully paid every year, and is not advertised as delinquent."

Section 9 of Article XVI of the by-laws of the Peralta Building and Loan Association is in these words: "All taxes, assessments, and rents upon the property pledged as security for loans must be promptly paid by the borrower. The tax payable by the borrower is upon the assessed cash value of the property, less the book value of the mortgage, which decreases year by year."

Of all the above associations Mr. C. K. Clark is Secretary, and other associations have similar rules and by-laws.

The Occidental, Union, Pacific Loan, and others of which L. L. Dennerly is the Secretary, have this provision in their by-laws: "Stockholders taking loans from this association must pay all expenses incidental thereto, accruing therefrom, and upon their securities (excepting assessments and taxes leviable upon securities under the provisions of Article XIII of the Constitution of the State of California)," etc. In explanation of this provision, Mr. Dennerly writes to us as follows: "We deduct from the original amount of the mortgage the value of his shares on the first Monday in March, because that is all he actually owes the society in case he wanted to pay up the mortgage."

By the foregoing you will observe that the practice of very many building and loan associations in this State is in accordance with that just quoted from L. L. Dennerly.

On the other hand, A. Leonard, Secretary of Sacramento Building and Loan Association, writes: "The Sacramento City Assessor invariably assesses the face of our mortgages, without any deduction for value of stock. Those associations which compel the member to pay taxes on his interest in the property as it appears from year to year, are evidently managed in the interest of the capitalists or non-borrowers in the association, and not for the benefit of the poor man who is making sacrifices to pay for a home."

Whether there are other associations in California whose practices agree with that of those in Sacramento I am not informed, but the by-laws of the Benicia Building and Loan Association were copied *verbatim* from the Sacramento, and our borrowers expect them to be interpreted accordingly. The interpretation of the Sacramento Association as to its liability in the premises, seems to be fortified by Section 3606 of the Political Code, which is in these words: "Shares of stock in corporations possess no intrinsic value over and above the actual value of the property of the corporation which they stand for and represent, and the assessment and taxation of such shares, and also of the corporate property, would be double taxation. Therefore, all property belonging to corporations shall be assessed and taxed, *but no assessment shall be made of shares of stock, nor shall any holder thereof be taxed therefor.*"

I trust you will find time to favor me with a reply, etc.

TABLE I.  
Showing the Name, Number, Age, Capital, etc., of Building and Loan Associations in the State.

NAME OF ASSOCIATION.	Location.	Date of Incorporation.	Number of Months Old.	Number of Incorporated Shares.	Amount of Incorporated Capital.	Terminating or Serial Plan.	How Often are Shares Issued in Series.
Alameda B. and L. Association.	Alameda.	Mar. 27, 1876.	179	5,000	\$1,000,000	Serial	Semi-annually.
California B. and L. Association.	Alameda.	Feb. —, 1898.	35	5,000	1,000,000	Serial	Annually.
Euclid B. and L. Association.	Alameda.						
Savings, Loan, and Building Association.	Anaheim						
Homestead Loan Association.	Berkeley	Mar. 3, 1886.	45	5,000	1,000,000	Serial	Semi-annually.
Fernalta B. and L. Association.	Berkeley						
Bakersfield B. and L. Association.	Bakersfield						
Benicia B. and L. Association.	Benicia	Jan. 11, 1883.	96	3,000	600,000	Serial	Semi-annually.
Colton B. and L. Association.	Colton	Jan. 1, 1888.	36	1,000	200,000	Serial	Annually.
College Park B. and L. Association.	College Park	Mar. 12, 1889.	20	5,000	1,000,000	Serial	Annually.
*Fresno B. and L. Association.	Fresno						
Ferndale B. and L. Association.	Ferndale						
Fortuna B. and L. Association.	Fortuna	April 30, 1889.	20	1,000	100,000	Serial	Annually.
Metropolitan Loan Association.	Los Angeles	July 30, 1886.	53	5,000	1,000,000	Serial	Optional.
Southern California Loan Association.	Los Angeles	Mar. 11, 1887.	46	5,000	1,000,000	Serial	Annually.
Savings Fund B. and L. Association.	Los Angeles	Mar. 3, 1883.	94	5,000	1,000,000	Serial	Annually.
*Union B. and L. Association.	Los Angeles	Jan. 23, 1888.	35	5,000	1,000,000	Serial	Annually.
Columbia B. and L. Association.	Los Angeles	Feb. 4, 1887.	47	5,000	1,000,000	Serial	Optional.
*East Side B. and L. Association.	Los Angeles	July 10, 1887.	41	5,000	1,000,000	Serial	Annually.
The Home Investment B. and L. Assoc.	Los Angeles	Aug. 19, 1889.	16	15,000	3,000,000	Serial	Optional.
*Home Building Association.	Los Angeles	Oct. 8, 1888.	27	10,000	1,000,000	Serial	Annually.
Los Gatos B. and L. Association.	Los Gatos	May 8, 1889.	20	5,000	1,000,000	Serial	Annually.
Napa B. and L. Association.	Napa	April 19, 1886.	56	6,000	1,200,000	Serial	Annually.
*The National City B. and L. Association.	National City	Nov. 4, 1887.	38	5,000	1,000,000	Serial	Annually.
Newcastle B. and L. Association.	Newcastle						
Yuba and Sutter B. and L. Association.	Yuba						
Modesto B. and L. Association.	Modesto	Oct. 10, 1889.	15	3,000	600,000	Serial	Annually.
*Orange B. and L. Association.	Orange	Sept. 26, 1887.	39	5,000	1,000,000	Serial	Annually.
*Oroville B. and L. Association.	Oroville						
Home Security B. and L. Association.	Oakland	July 20, 1875.	185	25,000	5,000,000	Serial	Semi-annually.
Oakland B., S., and L. Association.	Oakland	Aug. 1, 1889.	16	10,000	1,000,000	Serial	Quarterly.
Equity B. and L. Association.	Oakland	Aug. 21, 1888.	28	25,000	5,000,000	Serial	Semi-annually.
Oakland and S. F. Mutual Loan Association.	Oakland	Jan. 3, 1889.	24	5,000	1,000,000	Serial	Annually.
Standard B. and L. Association.	Oakland						

People's B. and L. Association.....	Aug. 7, 1879.	137	5,000	1,000,000	Serial	Annually.
Cosmopolitan B. and L. Association.....	July 21, 1875.	185	3,000	600,000	Serial	Annually.
The Brooklyn Investment and Loan Assoc. ....	June 8, 1886.	55	1,250	250,000	Terminating	Annually.
West Oakland B. and L. Association.....	Sept. 27, 1889.	15	5,000	1,000,000	Serial	Semi-annually.
* Pasadena B. and L. Association.....	Oct. 6, 1888.	26	2,500	500,000	Serial	Annually.
Petaluma Mutual Loan Association.....	Dec. 21, 1887.	36	5,000	1,000,000	Serial	Optional.
Redlands B. and L. Association.....	Dec. 20, 1886.	48	2,500	500,000	Serial	Annually.
Santa Rosa B. and L. Association.....	May 28, 1889.	10	Unlimited.	Unlimited.	Serial	Optional.
South Riverside B. and L. Association.....	Jan. 30, 1885.	71	76,000	2,000,000	Serial	Annually.
Stockton Land, Loan, and B. Association.....	Mar. —, 1889.	21	10,000	2,000,000	Serial	Optional.
San Joaquin B. and L. Association.....	July 19, 1886.	53	5,000	1,000,000	Serial	Annually.
San José B. and L. Association.....	May 23, 1887.	43	5,000	1,000,000	Serial	Optional.
Nucleus B. and L. Association.....	Jan. 3, 1887.	48	2,500	600,000	Serial	Semi-annually.
Santa Clara B. and L. Association.....	Jan. 8, 1890.	12	5,000	1,000,000	Serial	Semi-annually.
Marin County B. and L. Association.....	Feb. 8, 1887.	47	2,000	50,000	Terminating	Annually.
The Loan Building Association of Santa B. ....	Feb. 10, 1888.	35	5,000	1,000,000	Serial	Annually.
Santa Fe B. and L. Association.....	Dec. 20, 1887.	36	10,000	1,000,000	Serial	Annually.
Santa Ana B. and L. Association.....	July 14, 1885.	66	5,000	1,000,000	Serial	Annually.
San Luis B. and L. Association.....						
Sausalito Mutual Loan Association.....						
San Diego B. and L. Association.....						
San Diego Savings and Loan Association.....						
Silver Gate B. and L. Association.....						
The Pacific Beach B. and L. Association.....						
* Savings Fund and Building Association.....						
Occidental B. and L. Association.....						
Union B. and L. Association.....						
Sacramento B. and L. Association.....						
Germania B. and L. Association.....						
* Mechanics B. and L. Association.....						
Atlas B. and L. Association.....	Oct. 1, 1890.		10,000	2,000,000	Serial	Annually.
Alliance B. and L. Association.....	May 9, 1889.	20	10,000	2,000,000	Serial	Annually.
Bay City B. and L. Association.....						
Building Association of Verein Warussets.....						
Capital B. and L. Association.....						
Commonwealth Mutual B. and L. Assoc. ....	May 21, 1890.	7	5,000	1,000,000	Serial	Annually.
Columbia B. and L. Association.....	Jan. 14, 1885.	72	15,000	3,000,000	Serial	Quarterly.
Citizens' B. and L. Association.....	Dec. 21, 1896.	48	5,000	1,000,000	Serial	Semi-annually.
Cosmos B. and L. Association.....	April 8, 1887.	45	5,000	1,000,000	Serial	Annually.
Commercial B. and L. Association.....	Dec. 31, 1889.	12	5,000	1,000,000	Serial	Quarterly.
California Mutual S. F. B. and L. Assoc. ....	July 12, 1884.	77	10,000	1,000,000	Serial	Annually.
Economy B. and L. Association.....	Aug. 24, 1893.	16	10,000	2,000,000	Serial	Annually.
Eintracht Spar und Bau Verein.....						
Empire B. and L. Association.....						

TABLE I—Continued.

NAME OF ASSOCIATION.	Location.	Date of Incorporation.	Number of Months Old.	Number of Incorporated Shares.	Amount of Incorporated Capital.	Terminating or Serial Plan.	How Often are Shares Issued in Series.
Eureka B. and L. Association.....	San Francisco.	Mar. 14, 1890.	9	10,000	\$2,000,000	Serial	Annually.
El Dorado Loan Association.....	San Francisco.	Jan. 3, 1889.	24	5,000	1,000,000	Serial	Annually.
Excelsior Loan Association.....	San Francisco.	Oct. 11, 1885.	62	5,000	1,000,000	Serial	Annually.
Equitable B. and L. Association.....	San Francisco.	Mar. 19, 1887.	45	5,000	1,000,000	Serial	Annually.
Fidelity B. and L. Association.....	San Francisco.	—, 1875.	180	3,000	600,000	Terminating	Annually.
Franklin B. and L. Association.....	San Francisco.	—, 1875.	180	3,000	600,000	Terminating	Annually.
Germania B. and L. Association.....	San Francisco.	—, 1875.	180	3,000	600,000	Terminating	Annually.
Golden Gate B. and L. Association.....	San Francisco.	May —, 1890.	7	10,000	2,000,000	Serial	Annually.
Guardian Loan Association.....	San Francisco.	Dec. 2, 1885.	61	5,000	1,000,000	Serial	Semi-annually.
Home Mutual B. and L. Association.....	San Francisco.	Oct. 5, 1889.	15	5,000	1,000,000	Serial	Quarterly.
Householders' B. and L. Association.....	San Francisco.	Sept. 30, 1890.	3	10,000	2,000,000	Serial	Annually.
Homeseekers' Loan Association.....	San Francisco.	—, 1889.	—	—	—	—	—
Home Investment Loan Association.....	San Francisco.	May 27, 1889.	19	15,000	3,000,000	Serial	Annually.
Inter-Nos B. and L. Association.....	San Francisco.	April 1, 1889.	45	10,000	2,000,000	Serial	Annually.
Italian-Swiss Mutual Loan Association.....	San Francisco.	June 4, 1883.	91	5,000	1,000,000	Serial	Annually.
Mutual San Francisco B. and L. Association.....	San Francisco.	Mar. 12, 1889.	21	5,000	1,000,000	Serial	Semi-annually.
Mission Home and Loan Association.....	San Francisco.	July —, 1889.	17	10,000	2,000,000	Serial	Annually.
Merchants' B. and L. Association.....	San Francisco.	Nov. 5, 1885.	62	5,000	1,000,000	Serial	Annually.
National Home and Loan Association.....	San Francisco.	Aug. 26, 1885.	64	5,000	1,000,000	Serial	Annually.
Occidental Loan Association.....	San Francisco.	Sept. 24, 1887.	39	5,000	1,000,000	Serial	Annually.
Providence B. and L. Association.....	San Francisco.	Dec. 8, 1884.	73	10,000	2,000,000	Serial	Annually.
Pacific Loan Association.....	San Francisco.	Oct. 28, 1882.	98	5,000	1,000,000	Serial	Annually.
San Francisco Mutual Loan Association.....	San Francisco.	May —, 1888.	31	5,000	1,000,000	Serial	Annually.
Security Loan Association.....	San Francisco.	May 6, 1881.	115	5,000	1,000,000	Serial	Annually.
Union Loan Association.....	San Francisco.	Aug. 4, 1890.	5	15,000	3,000,000	Serial	Semi-annually.
Western Shore Mutual Loan Association.....	San Francisco.	Nov. 12, 1886.	49	5,000	1,000,000	Serial	Annually.
Western Loan Association.....	Tulare.	Mar. 1, 1889.	22	5,000	1,000,000	Serial	Annually.
Tulare B. and L. Association.....	Visalia.	Jan. 5, 1887.	48	5,000	1,000,000	Serial	Annually.
Woodland B. and L. Association.....	Woodland.	—, 1887.	—	—	—	—	—

• Disorganized or collapsed.





	28	72,500 00	500	7,000	4,500	Net	6	No.	85	2,407	5	50	14
Bay City B. and L. Association													
Building Association of Verin Warussetts													
Capital B. and L. Association													
Commonwealth B. and L. Association													
Columbia B. and L. Association	14		500	13,000	5,000	Net	7	No.	80	1,000	5	30	10
Citizens' B. and L. Association	225	283,960 00	100	8,000	3,000	Net	7	No.		7,560	1	100	
Cosmos B. and L. Association													
Commercial B. and L. Association	34	66,600 00	2,000			Both	7	No.	80	1,670	1	50	13
California Mutual S. F. B. and L. Association	24	37,530 00	350	4,600	1,500	Gross	8	No.	75	884	1	25	6
Economy B. and L. Association	6	21,000 00	640	7,000	3,400	Gross	8	No.	75	1,197	2	50	16
Eintracht Spar und Bau Verein	161	270,840 00	25	16,500	1,682	Net	8	No.	75	6,015	1	180	18
Empire B. and L. Association	12	52,525 00	1,400	24,000	4,377	Gross	7	No.	75	1,727	5	50	20
Eureka B. and L. Association													
El Dorado Loan Association	17	60,600 00	900	16,600	3,560	Net	7	No.	80	1,778	5	30	10
Excelsior Loan Association	30	131,050 00	800	16,000	4,368	Gross	7	No.	80	3,546	4	80	20
Equitable B. and L. Association													
Fidelity B. and L. Association	92	250,200 00	400	8,600	2,610	Gross	7	No.	75	3,633	5	130	11
Franklin B. and L. Association													
Germania B. and L. Association													
Golden Gate B. and L. Association													
Guardian Loan Association	8	26,800 00	115	130		Both	7	No.	80	1,286	5	100	
Home Mutual B. and L. Association	58	106,800 00	200	8,000	2,500	Both	7	No.	80	2,319	1	50	14
Householders' B. and L. Association	8	17,450 00	350	5,500	2,000	Gross	8	No.	75	853	2	30	10
Home Investment Loan Association													
Inter-Nos B. and L. Association	22	44,995 00	425	4,400	2,000	Net	7	No.	80	2,146	2	30	9
Italian-Swiss Mutual Loan Association	45	109,700 00	500	6,000	3,000	Gross	6	No.	80	3,397	5	50	8
Mutual San Francisco B. and L. Association													
Mission Home and Loan Association	34	58,870 00	50	6,000	1,730	Both	7	No.	80	2,067 1/2	3	50	9
Merchants' B. and L. Association	16	52,850 00	1,800	9,000	3,600	Both	7	No.	80	1,382	5	50	15
National Home and Loan Association	50	540,000 00	600	100,000	10,800	Gross	7	No.	80	6,125	5	500	39
Occidental Loan Association	113	389,200 00	800	22,000	3,440	Gross	7	No.	80	4,804	5		20
Provident B. and L. Association													
Pacific Loan Association													
San Francisco Mutual Loan Association	276	423,800 00	500	121,000	2,500	Gross	7	No.	80	5,318	5	125	10
Security Loan Association	35	142,200 00	2,200	13,000	4,050	Both	6	No.	80	4,904	5	60	9
Union Loan Association	218	366,050 00	500	12,000	1,800	Gross	7	No.	80	2,827	4 1/2	100	9
Western Loan Association													
Western Shore Mutual Loan Association	67	157,850 00	350	9,600	4,500	Net	7	No.	80	4,232	5	110	15
										3,068	5	50	10

NOTE.—The associations marked (\*) issue shares semi-annually; marked (†) issue shares at optional times; marked (‡) issue shares quarterly. The balance, where making a report, issue shares annually. Where the data is left blank, the associations refused to send returns.

¶ Per cent.





[illegible]



TABLE IV.  
Building and Loan Associations—Premiums, Withdrawals, Interest, Etc.

NAME OF ASSOCIATION.	PREMIUMS.			WITHDRAWALS.			INTEREST.			MISCELLANEOUS.			
	Highest—Per Ct. . .	Lowest—Per Ct. . .	Average—Per Ct. . .	Profit on—Per Ct. .	Compulsory Before Maturity . .	Cash Paid on . . . .	Total Number of . .	Average per Series .	Is First Year Deducted from the Loan . . . .	Rate of on Deposits—Per Cent. . . .	On Paid up Stock—Per Cent. . . .	Is Paid up Stock Issued . . . .	Rate of Expense to Profits—Per Cent. . . .
Alameda B. and L. Association . . . . .	30	12	20	6	Yes	Yes	2		No	6	5	Yes	3
California B. and L. Association . . . . .				6	Yes	Yes			No			No	14
Encinal B. and L. Association . . . . .													
Savings, Loan, and Building Association . . . . .				6	Yes	Yes	288	36	No			No	3
Homestead Loan Association . . . . .													
Feralt B. and L. Association . . . . .													
Bakersfield B. and L. Association . . . . .	36	18	21	10	No	Yes			No			No	8
Benicia B. and L. Association . . . . .	35	10	25	10	No	Yes	41		No	6		No	41
Colton B. and L. Association . . . . .	31	21	26	6	Yes	Yes	40		No			No	
College Park B. and L. Association . . . . .													
Ferndale B. and L. Association . . . . .				6	No	Yes	3		No			Yes	4
Fortuna B. and L. Association . . . . .	16	10	15	6	No	Yes			No			No	
Metropolitan Loan Association . . . . .	40	18	24	6	No	Yes			No	none		No	
Southern California Loan Association . . . . .	37	5	17	50	Yes	Yes	1,021	340	No			No	94
Savings Fund B. and L. Association . . . . .	40	18	24	50	Yes	Yes	50	7	No			No	14
Columbia B. and L. Association . . . . .	46	26	35	10	Yes	Yes	694		No			No	10
Home Investment B. and L. Association . . . . .	30	25	27	7	No	Yes	13	6	No		6	No	13
Los Gatos B. and L. Association . . . . .	30	25	27	6	No	Yes	75		No			No	
Napa B. and L. Association . . . . .	20	20	20	4	No	Yes	29	6	No			No	
Newcastle B. and L. Association . . . . .													
Yuba and Sutter B. and L. Association . . . . .													
Modesto B. and L. Association . . . . .	75	41	60	6	No	Yes	2		No			No	
Home Security B. and L. Association . . . . .	28	20	23	6	Yes	Yes	339	18	No	6	6	Yes	2
Oakland B. S., and L. Association . . . . .	25	20	24	6	No	Yes	123	41	No			Yes	
Equity B. and L. Association . . . . .	35	20	27	6	No	Yes	1		No	7	7	Yes	
Oakland and S. F. Mutual Loan Association . . . . .	25	15	20	10	No	Yes			No			No	23



<i>San Francisco Associations.</i>													
Bay City B. and L. Association.	30	30	30	8	Yes	Yes	140	No		No	3	Annually	Annually.
Building Association of Verein Warusctts.													
Capital B. and L. Association.													
Commonwealth Mutual B. and L. Association													
Columbia B. and L. Association	30	30	30	8	Yes	Yes		Yes		No	1½	Annually	Annually.
Citizens' B. and L. Association													
Cosmos B. and L. Association													
Commercial B. and L. Association	15	15	15	6	Yes	Yes				No	3	Annually	Annually.
California Mutual S. F. B. and L. Association.	15	15	15	6	Yes	Yes	6	2		No		Annually	Annually.
Economy B. and L. Association.	15	15	15	5	No	Yes	3		7	No		Annually	Annually.
Eintracht Spar und Ban Verein.	18	15	17	8	No	Yes	1,234	206		No	3	Annually	Annually.
Empire B. and L. Association.	15	15	15		No	Yes	105		none	No		Annually	Annually.
Eureka B. and L. Association.													
El Dorado Loan Association	30	30	30	8	Yes	Yes				No		Annually	Annually.
Excelsior Loan Association	15	15	15	5	Yes	Yes	none			No	2½	Annually	Annually.
Equitable B. and L. Association.													
Fidelity B. and L. Association.	15	15	15	8	No	Yes	140	46	none	No		Annually	Annually.
Franklin B. and L. Association													
Germania B. and L. Association													
Golden Gate B. and L. Association.													
Guardian Loan Association	30	20	21	5	Yes	Yes				No	5	Annually	Annually.
Home Mutual B. and L. Association	23	20	21	6	Yes	Yes				Yes	3	Annually	S. annually.
Householders' B. and L. Association	15	15	15	5	No	Yes	7	2	7	No		Annually	Annually.
Home Investment Loan Association													
Inter-Nos B. and L. Association	30	28	29	6	No	Yes	458	152		No	3	Annually	Annually.
Italian-Swiss Mutual Loan Association.	25	5	20	10	No	Yes				No	2	Quarterly	Quarterly.
Mutual Savings Fund B. and L. Association.													
Mission Home and Loan Association	25	10	20	6	Yes	Yes	383	160		No	28	Annually	Annually.
Merchants' B. and L. Association	15	30		5	Yes	Yes				No	5	Annually	Annually.
National Home and Loan Association	15	7½	9½	8	No	Yes				No	2½	Annually	Annually.
Occidental Loan Association	15	15	15	8	Yes	Yes				No	5	Annually	Annually.
Providence B. and L. Association													
Pacific Loan Association.	15	10		8	Yes	Yes				No	6	Annually	Annually.
San Francisco Mutual Loan Association	30	5	20	10	No	Yes				No	2	Quarterly	Quarterly.
Security Loan Association	15	15	15	50	Yes	Yes				No	5	Annually	Annually.
Union Loan Association	15	6	13	8	Yes	Yes				No	4	Annually	Annually.
Western Shore Mutual Loan Association.													
Western Loan Association	30	30	30		Yes	Yes				No	4	Annually	Annually.

• Under five years.

TABLE V.  
Building and Loan Associations—Liabilities.

NAME OF ASSOCIATION.	Capital Stock.	Overdraft.	Profits.	Advanced Payments.	Other Liabilities.	Total Liabilities.
Alameda B. and L. Association.	\$148,076 00	\$803 80	\$45,792 99	\$3,196 94	\$528 44	\$201,495 17
California B. and L. Association.						
Encinal B. and L. Association.						
Savings, Loan, and Building Association.						
Homestead Loan Association.	87,252 00	8,907 20	22,134 45	1,229 00	1,420 10	120,942 75
Peralta B. and L. Association.						
Bakersfield B. and L. Association.						
Bakersfield B. and L. Association.	72,108 00	16,660 91	40,415 04	403 95		129,647 90
Benicia B. and L. Association.	14,190 00		6,635 02	5 00		20,830 02
Colton B. and L. Association.	11,763 00		4,530 00		1,386 26	17,662 26
College Park B. and L. Association.						
Ferrdale B. and L. Association.						
Fortuna B. and L. Association.	1,060 85				5 00	1,065 85
Metropolitan Loan Association.	226,978 58	4,513 88			17,768 30	249,260 72
Southern California Loan Association.	43,912 00		14,129 26			60,041 26
Savings Fund B. and L. Association.	68,715 86				3,413 09	67,128 96
Columbia B. and L. Association.	108,939 50			1,028 20		109,967 70
Home Investment B. and L. Association.	7,330 88	1,000 00	5 33		35 50	8,371 71
Los Gatos B. and L. Association.	3,816 00			6 00	2,163 65	5,985 65
Napa B. and L. Association.	64,323 00	1,750 00	24,264 46		16,772 60	107,109 60
Newcastle B. and L. Association.						
Yuba and Sutter B. and L. Association.						
Modesto B. and L. Association.	13,233 00		2,830 93	154 00	7,927 00	23,764 93
Home Security B. and L. Association.	239,952 00	15,787 87	121,197 64	1,013 00	67,653 50	502,604 29
Oakland B. S. and L. Association.	47,151 00	5,000 00	4,900 27		3,116 39	60,067 66
Equity B. and L. Association.	31,465 10	17,000 00	900 00			49,365 10
Oakland and San Francisco Loan Association.	40,752 00		9,028 33	1,239 00		51,019 33
People's B. and L. Association.						
Cosmopolitan B. and L. Association.						
The Brooklyn B. and L. Association.						
West Oakland B. and L. Association.	138,636 00	10,000 00	42,077 15	368 00	60,000 00	197,383 15
Petaluma Mutual Loan Association.						
Petaluma B. and L. Association.						
de Rosa B. and L. Association.	20,932 00	3,339 10	5,416 80		3,594 25	33,342 15
de Riverside B. and L. Association.	3,000 00				2,362 34	5,362 34
Iron L., L., and B. Association.	162,980 50		44,240 93		32,193 31	239,414 74
Joquin B. and L. Association.	22,219 00	2,833 31	11,520 06		6,350 00	42,982 97

San José B. and L. Association.....	284,382 05	124,811 86	28,814 86	493,012 85
Nucleus B. and L. Association.....	15,942 00	6,770 82	1,828 67	24,528 86
Santa Clara B. and L. Association.....	37,435 00	16,808 98	7,798 98	68,102 00
The Loan Building Association of Santa Barbara.....	27,685 00	5,060 64	622 70	38,825 64
San Bernardino B. and L. Association.....	87,980 00	5,482 92	16,068 28	90,768 88
Santa Fe B. and L. Association.....	1,945 00	4 11	504 76	2,020 00
Santa Ana B. and L. Association.....			50 00	
San Luis B. and L. Association.....	390 46			46,439 14
Sausalito Mutual Loan Association.....	179,521 24	4,251 61	255 00	180,890 55
San Diego B. and L. Association.....			1,350 31	
Silver Gate B. and L. Association.....				
Pacific Beach B. and L. Association.....				
Occidental B. and L. Association.....				
Union B. and L. Association.....				
Sacramento B. and L. Association.....				
Germania B. and L. Association.....				
Tulare B. and L. Association.....	21,874 21		457 00	22,354 21
Visalia B. and L. Association.....	50,954 00	18,042 89	40 00	68,738 89
Woodland B. and L. Association.....				
<i>San Francisco Associations.</i>				
Bay City B. and L. Association.....	26,004 00	3,033 80	6,014 83	65,958 25
Building Association of Verein Warusett.....				
Capital B. and L. Association.....				
Commonwealth B. and L. Association.....				
Columbia B. and L. Association.....				
Citizens' B. and L. Association.....	225,288 00	58,542 30	4,272 00	289,016 00
Cosmos B. and L. Association.....	45,906 00	9,106 51	2,891 85	67,549 90
Commercial B. and L. Association.....	17,478 00	5,253 14	154 94	27,281 82
California Mutual S. F. B. and L. Association.....			82 00	
Economy B. and L. Association.....			2,632 40	204,387 25
Eintracht Spar und Bau Verein.....	201,707 57		47 26	
Empire B. and L. Association.....				
Eureka B. and L. Association.....				
El Dorado Loan Association.....				
Excelsior Loan Association.....	65,977 00	8,378 97	15,011 91	131,884 25
Equitable B. and L. Association.....				
Fidelity B. and L. Association.....				
Franklin B. and L. Association.....				
Germania B. and L. Association.....				
Golden Gate B. and L. Association.....				
Guardian Loan Association.....	7,780 00	1,729 00		26,800 00
Home Mutual B. and L. Association.....	74,228 00	18,412 72	8,707 88	107,838 17
Householders' B. and L. Association.....				



TABLE V—Continued.

NAME OF ASSOCIATION.	Capital Stock.	Overdraft.	Profits.	Advanced Payments.	Other Liabilities.	Total Liabilities.
Home Investment Loan Association						
Inter-Nas B. and L. Association						
Italian-Swiss Mutual Loan Association	\$88,366 50		\$24,084 06	\$800 00		\$113,260 56
Mutual Savings Fund B. and L. Association	26,112 00	\$12,640 11	2,535 26		10,442 23	51,728 60
Mission Home and Loan Association	16,224 00	26,050 46	7,631 44			49,905 90
Merchants' Loan Association	278,230 00	83,721 51	61,127 07		29,068 56	452,807 14
National Home and Loan Association	202,152 00	99,353 38	76,073 45		14,929 87	392,508 70
Occidental Loan Association						
Providencia B. and L. Association	254,784 00	56,386 85	96,008 79		16,229 96	424,009 60
Pacific Loan Association	247,213 50		96,976 53	3,969 00		347,159 03
San Francisco Mutual Loan Association	(90,000 00)	58,455 27	14,865 86		14,253 12	147,574 25
Security Loan Association	230,988 84	6,930 98	80,000 00		1,857 48	379,777 30
Union Loan Association						
Western Shore Mutual Loan Association						
Western Loan Association	95,580 00	40,775 27	18,170 81		4,246 62	158,772 70

TABLE VI.  
Building and Loan Associations—Assets.

NAME OF ASSOCIATION.	Loans on Stock, Mortgages, and other Securities.	Dues, Fines, etc., Owed the Association.	Real Estate.	Office Furni- ture, etc., of the Association.	Cash on Hand.	Other Assets.	Total Assets.
Alameda B. and L. Association.....	\$198,800 00	\$1,310 30	\$88 75	\$290 12	.....	.....	\$201,498 17
California B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Encinal B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Savings, Loan, and Building Association.....	.....	.....	.....	.....	.....	.....	.....
Homestead Loan Association.....	119,900 00	746 70	.....	287 55	.....	\$8 50	120,942 75
Peralta B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Bakersfield B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Benicia B. and L. Association.....	120,300 00	347 90	.....	.....	.....	.....	120,647 90
Colton B. and L. Association.....	20,500 00	227 28	.....	.....	.....	.....	20,830 02
College Park B. and L. Association.....	17,072 00	5 50	.....	.....	\$102 74	.....	17,662 26
Ferridale B. and L. Association.....	.....	.....	.....	.....	804 76	280 00	.....
Fortuna B. and L. Association.....	600 00	.....	4,479 24	.....	401 05	64 80	1,085 85
Metropolitan Loan Association.....	244,120 48	.....	.....	.....	600 00	52 00	249,260 72
Southern California Loan Association.....	56,117 00	.....	.....	.....	3,924 26	.....	60,041 26
Savings Fund B. and L. Association.....	63,050 00	359 35	2,600 00	.....	847 55	.....	67,128 95
Columbia B. and L. Association.....	105,600 00	1,119 69	.....	472 05	3,246 07	.....	109,985 78
Home Investment B. and L. Association.....	8,200 00	.....	.....	.....	5 21	168 50	8,371 71
Los Gatos B. and L. Association.....	5,900 00	.....	.....	.....	75 65	10 00	5,985 65
Napa B. and L. Association.....	90,177 00	.....	.....	.....	104 24	16,828 36	107,109 60
Newcastle B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Yuba and Sutter B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Modesto B. and L. Association.....	22,858 00	115 50	.....	.....	661 43	130 00	23,764 93
Home Security B. and L. Association.....	406,580 00	4,411 37	.....	1,612 92	.....	.....	502,604 29
Oakland B., S., and L. Association.....	51,829 33	.....	3,000 00	.....	165 41	5,072 92	60,057 66
Equity B. and L. Association.....	48,850 00	.....	.....	515 10	.....	.....	49,365 10
Oakland and San Francisco Loan Association.....	48,924 50	291 20	.....	185 00	1,581 26	37 37	51,019 33
People's B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Cosmopolitan B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
The Brooklyn Investment and Loan Association.....	.....	.....	.....	.....	.....	.....	.....
West Oakland B. and L. Association.....	194,786 46	585 18	.....	668 00	741 15	606 36	197,383 15
Petaluma Mutual Loan Association.....	.....	.....	.....	.....	.....	.....	.....
Redlands B. and L. Association.....	.....	.....	.....	.....	.....	.....	.....
Santa Rosa B. and L. Association.....	32,400 00	.....	.....	.....	.....	.....	33,342 15
South Riverside B. and L. Association.....	5,272 34	.....	.....	10 00	100 00	942 15	5,382 34
Stockton Land, Loan, and B. Association.....	227,076 21	.....	.....	.....	3 57	2,334 94	229,414 74

TABLE VI—Continued.

NAME OF ASSOCIATION.	Loans on Stock, Mort- gages, and Other Securities.	Dues, Fines, etc., Owed the Association.	Real Estate.	Office Furni- ture, etc., of the Association.	Cash on Hand.	Other Assets.	Total Assets.
<i>San Joaquin B. and L. Association</i> .....	\$42,982 97	.....	.....	.....	.....	.....	\$42,982 97
<i>San José B. and L. Association</i> .....	430,501 03	.....	.....	.....	.....	.....	433,012 58
<i>Nucleus B. and L. Association</i> .....	23,900 00	\$100 00	.....	.....	.....	\$806 88	24,025 89
<i>Santa Clara B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Marin County B. and L. Association</i> .....	62,980 00	50 50	.....	.....	.....	121 79	63,102 09
<i>The Loan Building Association of Santa Barbara</i> .....	32,760 00	.....	.....	80 00	495 64	.....	33,325 64
<i>San Bernardino B. and L. Association</i> .....	57,000 00	3,052 68	.....	400 00	311 28	.....	60,763 96
<i>Santa Fe B. and L. Association</i> .....	1,900 00	96 00	.....	25 00	.....	.....	2,020 00
<i>Santa Ana B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>San Luis B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Sausalito Mutual Loan Association</i> .....	45,150 00	525 52	.....	.....	48 56	714 66	46,439 14
<i>San Diego B. and L. Association</i> .....	174,660 00	4,665 28	.....	160 00	1,406 27	.....	180,850 56
<i>Silver Gate B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Pacific Beach B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Occidental B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Union B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Sacramento B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Germania B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Tulare B. and L. Association</i> .....	21,925 00	43 10	.....	75 00	311 11	.....	22,364 21
<i>Visalia B. and L. Association</i> .....	65,500 00	442 70	.....	.....	649 85	2,144 34	68,736 89
<i>Woodland B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>San Francisco Associations.</i>							
<i>Bay City B. and L. Association</i> .....	65,500 00	456 25	.....	.....	.....	.....	65,956 25
<i>Building Association of Verein Warusettis</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Capital B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Commonwealth B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Columbia B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Citizens' B. and L. Association</i> .....	283,960 00	4,044 40	.....	175 00	10,846 60	.....	299,016 00
<i>Cosmos B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Commercial B. and L. Association</i> .....	66,600 00	721 15	.....	288 75	.....	.....	67,649 90
<i>California Mutual S. F. B. and L. Association</i> .....	27,080 00	201 82	.....	.....	.....	.....	27,281 82
<i>Economy B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Eintracht Spar und Bau Verein</i> .....	185,745 00	757 35	.....	.....	17,884 88	.....	204,387 23
<i>Empire B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>Eureka B. and L. Association</i> .....	.....	.....	.....	.....	.....	.....	.....
<i>El Dorado Loan Association</i> .....	.....	.....	.....	.....	.....	884 25	.....
<i>Excelsior Loan Association</i> .....	131,050 00	.....	.....	.....	.....	.....	131,884 25



## CHAPTER II.

## NATIONAL BUILDING AND LOAN ASSOCIATIONS—INVESTIGATION INTO THEIR PLANS AND PRACTICES.

For the past four or five months, agents of certain so called "National Building and Loan Associations," incorporated and having their headquarters outside California, have been soliciting citizens in a great many cities and towns of this State to become shareholders in said associations, and receiving subscriptions for stock.

From fifteen to twenty thousand shares, I have been reliably informed, have already been subscribed for. In many places local Boards of Officers and Directors, to represent these associations, have been established, among whom are to be found men of standing and reputation in the community. As this bureau had taken up the subject of building and loan associations for investigation, and published exhaustive statistics respecting those incorporated in this State, I deemed it pertinent and profitable to inquire into the character, standing, and methods of these lately imported institutions. Wage earners and persons generally of limited income, are chiefly concerned in the results, as the sequel will show.

## WHAT BUILDING AND LOAN ASSOCIATIONS CAN DO.

No form of direct coöperation among persons of limited means is attracting more attention, at the present time, than coöperative building and loan associations. Why? Because a building and loan association is one of the very best plans of coöperation. Through its instrumentality, people of small means are able to conduct a business enterprise by uniting their little capital, which no one of them could possibly do alone. It transforms the tenant from being the bondsman of the landlord, into being the lord of his own castle. Rent day ceases to have terrors for him. His cottage is his home, in truth as well as in name. He becomes a typical American citizen—a freeholder. A properly conducted building and loan association is a primary school of business knowledge, and in this respect, also, is a boon to the mechanic. Democratic in its methods of transacting its affairs, it is thoroughly American. Hence, it may well be said that the building and loan associations generate and conserve the home and family belongings which are a reflex of, as well as a bulwark to, our glorious free institutions.

Mr. C. F. Southard, of New York, characterizes a well managed building and loan association as "the grandest, simplest, and most successful plan of coöperation ever made practicable in the two hemispheres."

Another eminent authority says: "The greatest institution in America to-day is the building and loan association. It has made more poor men land owners, and, you might say, aristocrats in their own circle, than any other one agency. It is the most potent auxiliary of the State, nursing patriotism with every home it creates, and instilling the pride of property into the minds of thousands of poor men, who, but for the association, which enables them to convert rent into real estate, would not even own graveyard space at their death."

## GROWTH OF BUILDING AND LOAN ASSOCIATIONS.

No wonder, then, that they are multiplying with marvelous rapidity at home and abroad. In the State of Pennsylvania, where they first grew and prospered, there are nearly one thousand of these associations, which disburse, every twelve years, about \$400,000,000. In the city of Philadelphia, from 1849 to January, 1876, thirty thousand houses had been erected or purchased. Since then the good work has been continued with ever increasing ratio, so that it is well said there is more happiness to the square mile there than in any other city of the world. It is estimated that fully one fifth of all the homes in Philadelphia have been erected or acquired under these building and loan associations, and that one sixth of all the real estate in that city is the property of their members. Next to Pennsylvania stands Ohio, with about six hundred associations, which do a business proportionately as great. Cincinnati alone claims to have invested through her associations no less than \$300,000,000 in ten years. Illinois ranks next, having about four hundred associations, more than half of which are in Chicago.

It is estimated that about \$36,000,000 per year is loaned by the building and loan associations of Illinois, which is at least twice the amount deposited in the savings banks of that State.

In Minnesota they have proved wonderfully successful. Whilst the deposits in the savings banks of that State hardly exceed \$2,000,000, the amount invested in building and loan associations exceeds \$18,000,000.

From eight to ten thousand homes in St. Paul have been secured to their owners with money advanced by these coöperative associations. Their progress in other States is similarly marked.

Mr. F. B. Sanborn, in his report to the Social Science Association, last September, estimated the number of building and loan associations in the United States at from three to five thousand, with a constant investment of \$300,000,000. The accumulation under this plan of saving during the last forty years in the United States has amounted to from \$500,000,000 to \$750,000,000.

## BUILDING AND LOAN ASSOCIATIONS IN CALIFORNIA.

California, up to a late period, had not kept pace with Eastern States in the organization and development of building and loan associations, but, within the last few years, considerable progress has been made.

As shown in the last biennial report of this bureau, California had sixty building and loan associations, but, since the publication of this report, the number has been constantly on the increase. At present, about \$125,000 per month is paid in by shareholders in these associations here, or \$1,500,000 per year. When so large an amount is at stake, and so many persons of limited means are concerned in their welfare, it is of vital consequence that nothing should occur to shake the confidence of the public in the stability and usefulness of these institutions. Whatever tends to besmirch or bring them into disrepute should be shown up and stamped out. If flying under borrowed plumage, it should be shorn of its fine feathers, and made to appear in its natural condition.

## THE "NATIONAL" OR NEW SCHEME OF BUILDING AND LOAN ASSOCIATIONS.

Building and loan, or, as they are sometimes appropriately termed, "coöperative savings and loan associations," have been in every State (until the advent of the National schemes under the same title) purely local concerns, operating within very circumscribed limits. Their officers and Directors are known, either personally or by local reputation to all the shareholders.

Attracted by the remarkable success of these associations, institutions have been lately incorporated in some States to carry on a savings and loan business on a "National" plan. According to their programme, the new idea is an extension of the old building and loan system, beyond the former narrow limits of town, city, or county, to regions beyond the State, or, mayhap, beyond the United States.

A national association is as widespread in its operations as a life insurance company; takes members wherever it can get them; employs a regular agency system, and offers to loan its funds in any State or Territory.

This might be a good thing for small towns and villages who are so situated that they cannot organize a local association with assurance of success because of the smallness of the population or its character, *provided* it could be done with the same economy, and with the same guarantee of security as by the local or old system. The work of conducting a genuine coöperative building and loan association is no light one. It consumes much of the time of non-salaried officers who devote themselves to it, because of pride in its success, a willingness to help their fellow-townsmen, and satisfaction in seeing how it builds up their neighborhood.

If all this work could be transferred to a "National" association, with equal benefits to the members, many a local building and loan association would be glad to make the transfer. It would take the burthen of management from the shoulders of men who receive no pecuniary compensation for their services.

## WHERE THE NATIONALS COME FROM.

Minnesota has the distinction of being the prolific base of operations of most of these national institutions. So far as heard from there are the "National," the oldest (less than three years); the "International," the "American," the "Security," the "Home," the "Interstate," the "Guarantee," the "Northwestern," the "People's," the "Railway," all calling themselves "coöperative building and loan associations;" also the "Minnesota Loan and Investment Company." The headquarters of all these is at Minneapolis. St. Paul, not to be outdone, has followed suit with the "United States," the "National," the "Continental," and the "North American." Besides these there are the "International," of Chicago; the "National Mutual," of New York; the "Interstate," of Sioux City, Iowa; the "United States," of Omaha; the "National Savings," of Lincoln, Nebraska; the "Mutual Home," the "People's," of Kansas City, and many others.

## INVESTIGATION BY THE LABOR AND BANK COMMISSIONERS.

In order, therefore, to ascertain the character and methods of these national building and loan associations, and whether they were deserving of public confidence and support, an invitation, signed by State Bank Commissioner James A. Thompson, Esq., and State Labor Commissioner John J. Tobin, was sent to R. B. Myers, State agent for the "American Building and Loan Association," to come before us and give such information as may be required.

The investigation was held in the State Bank Commissioners' offices, San Francisco, Wednesday and Thursday, May 15 and 16, 1889, and the details are herewith published. A number of the officers of local building and loan associations were also invited to be present, and several Secretaries participated in the investigation.

The testimony given was taken down by a stenographer and is well worthy of careful study, for it not only gives an insight into the purposes and practices of the newly imported national associations, but also very valuable information concerning our local building and loan associations from men who have had many years of experience as their Secretaries. To the citizen of moderate income it is especially valuable.

Subsequently I had opportunities of obtaining considerable information about the character and methods of the "National" and the "Security" national building and loan associations, also of Minneapolis, from gentlemen representing these associations on this coast.

But as all these national associations are to a great extent modeled upon the same plan, an examination of the methods of one means, to a great extent, an examination of all, although they may greatly differ in power and resources, and in the character and standing of their managers.

Although the "National" is the oldest, the "American" seems to be making greater headway. It has undoubtedly got the start of its competitors in this State, and if it does not succeed it will not be from want of canvassing or drumming by a battalion of agents. While Secretaries of the local building and loan associations were ready with detailed statements concerning every item of the receipts and expenditures of their respective associations, the State agent of the American national association could give us no information whatever in this direction, and referred us to the home office at Minneapolis. Although the "American" has been in operation since April 15, 1887 (over two years), no clear, detailed, financial statement of results for any specified period could be produced by its authorized agent. This, to say the least, was a little singular in an institution of such high pretensions, and with such a vast volume of business.

This lack of light, however, is not confined to the "American" among the national associations. In order, if possible, to get at some details as to the financial condition and methods of the American association, I addressed the following letter to the President, F. P. Rundell, Esq., of Minneapolis:

SAN FRANCISCO, May 16, 1889.

F. P. RUNDSELL, Esq., President American Building and Loan Association, Minneapolis, Minn.:

SIR: As the American Building and Loan Association has established agencies and is now doing business in this State, and being duly authorized by law to institute such inquiries, I desire to obtain information regarding the financial condition and operation of your association; and, therefore, request you to forward at your earliest possible convenience such financial statements as have been already issued by its officers.



The only financial statement which your agent in this State, Mr. R. B. Myers, was able to submit to the State Bank Commissioner and myself, was that purporting to be a "report of the affairs of this association to January 9, 1889," and marked "Form 23."

This I must say is very meager and unsatisfactory. It is not signed by any officers of your association. It does not state what period of time it covers—whether it is annual, semi-annual, quarterly, etc. It bulks the whole amount of receipts. No dates are given whatever. Your agent, upon being questioned about details regarding the several amounts received for dues, fines, interest, premiums, initiation, and withdrawal fees, could give us no information, and referred us to you.

It is stated in the report referred to that "the rate of profit earned by the association to date of report has averaged over 25 per cent per annum." I desire to see the figures by which this result was reached. I wish to know the amount of the several items paid into the Expense Fund, that is, as I understand (under Article 4 of your by-laws), the amounts received on account of "admission, withdrawal, transfer fees, insurance, abstract, and attorney fees," and the amounts of the same disbursed and for what purpose, and the amount of surplus, if any, which, under Section 7 of same article, has been turned into the Loan Fund as profits?

In a statement signed by you as President, it is said that "the rate of profit on the average amount in the Loan Fund of the American Building and Loan Association for the quarter ending July 31, 1888, exceeded 6 per cent." Will you give me the figures in detail by which you have arrived at the result? You say four twentieths of this profit are derived from interest, six twentieths from lapses, and ten twentieths from premiums. Please inform me what is embraced in the term "lapses;" what sum is represented by the said six twentieths, and how many shares are there upon which monthly dues, etc., have ceased to be paid inside of twelve months from date of issue? How many shares have been sold at auction on account of delinquent dues, etc., and how many have been bid in by the association, and what are the terms upon which they were purchased? As there is no limit to the number of shares which a stockholder can own in the American Building and Loan Association, I would be pleased to learn how many stockholders hold from fifty to one hundred shares, how many hold more than one hundred, and any other facts relating to the distribution of shares you may kindly furnish.

Your by-laws (Section 4, Article VI) provide that the Treasurer shall have charge of the Loan Fund, but in them it is not stated what officer of the association has charge of the Expense Fund.

I would, therefore, ask who is custodian of the Expense Fund, and when and how often does he report? If any such reports have been issued, please forward a copy of them to this office.

Finally, I wish to ascertain who are your agents in this State; what is the extent of their authority, and how far your association holds itself responsible for their official acts.

Your reply will be embodied in the report which the Bank Commissioner and myself will immediately submit to the Governor of California.

Very respectfully,

JOHN J. TOBIN,  
State Labor Commissioner.

To this communication, no reply has so far been received.

#### PECULIAR FINANCIAL STATEMENTS.

The only thing resembling a financial exhibit brought to our notice by the agent of the American, was the following, marked "Form 23:"

*To the Stockholders of the American Building and Loan Association, of Minneapolis:*

GENTLEMEN: Please find report of the affairs of this association to January 9, 1889, as follows:

	DR.	CASH.	CR.
To receipts for dues, etc.....	\$287,730 12		
		By loans.....	\$263,466 03
		By discount on advance pay- ments and installments with- drawn.....	382 96
		By cash in banks....	\$19,840 75
		By cash in office and in hands of col- lectors and agents..	4,000 38
			23,881 13
	\$287,730 12		\$287,730 12

Dr.		BALANCE.	Cr.	
To loans secured by first mortgages on improved real estate.	\$263,466	03	By interest, fines, premiums, and dues.....	\$287,730 12
To discount.....	382	96		
To cash.....	23,881	13		
	\$287,730	12		\$287,730 12

Dr.		PROFIT AND LOSS.	Cr.	
To balance.....	\$17,341	75	By accrued interest and withdrawal profits.....	\$10,410 31
			Earned premiums.....	6,618 00
			Fines.....	313 44
	\$17,341	75		\$17,341 75

The rate of Profit earned by the association to date of report has averaged over 25 per cent per annum.

Shares issued to date of report, 134,680, representing \$13,468,000.

Shares issued during January, 25,688, representing \$2,568,800.

This is a remarkable financial exhibit. No official name or names are subscribed. Whose report is it then? The report purports to be a statement of the affairs of the association to January 9, 1889. But from what period? Where does it begin? Under the debit side of the cash account the whole amount of receipts for dues, fines, initiation, withdrawal fees, premiums, interest on loans, etc., are bulked in one round sum instead of giving details under the several items.

#### WHERE IS THE EXPENSE ACCOUNT?

How can it be a report of the "affairs" of the association when it exhibits the result of the management of one fund—the Loan Fund of the association? This is only one "affair," but what about the other "affair," or Expense Fund, every dollar of which has been subscribed for by the shareholders.

Have they not a right to know and to demand what becomes of the moneys expropriated for this expense account, which amounts to one sixth of the whole, or 20 per cent of the monthly dues they pay to the Loan Fund of this association?

The figures given in the Cash account and Balance account are precisely the same. The latter is merely a transposition from one side to the other of items and figures, so that if the inquisitive stockholder is not satisfied with the clearness of the former, he must be satisfied with the lucidity of the latter.

#### WHERE DOES THE PROFIT COME FROM?

In a note under this marvelous display of bookkeeping, we read: "The rate of Profit earned by the association to date of report has averaged over 25 per cent." Mark how "Profit" is spelled with a big "P," but where are the figures to show how this profit was obtained? Is this profit earned by the association to be distributed on the amount represented in the Loan Fund, or on the total paid to both Loan and

and Expense Funds. In other words, does it mean a profit of 25 per cent on the 60 cents a share paid in monthly for dues, or only on the 50 cents which goes to the Loan Fund?

#### ANOTHER PECULIAR FINANCIAL STATEMENT.

A previous dodger pseudo "financial" statement, duly signed by the President of the association, is as follows:

OFFICE OF THE AMERICAN BUILDING AND LOAN ASSOCIATION, }  
208 LUMBER EXCHANGE, MINNEAPOLIS. }

The rate of profit on the average amount in the Loan Fund of the American Building and Loan Association for the quarter ending July 31, 1888, exceeded 6 per cent. This is at the rate of more than 24 per cent per annum, derived from sources as follows: four twentieths from interests, six twentieths from lapses, and ten twentieths from earned premiums. This is a large rate of profit, but not exceptional with building and loan associations in the Northwest. This association is growing faster than any other organization of its kind in America. Some thirty-three thousand shares of stock were issued during the last three months.

F. P. RUNDELL,  
President.

Unsophisticated people to whom these statements are shown by the agents of the association may be led to believe that they would realize 24 or 25 per cent per annum upon the whole amount which they would invest as subscription for stock. This would mean that in four years they could double their investment.

They would be foolish to lay this "flattering unction to their souls," as I shall try to prove.

#### DIFFERENCE BETWEEN THE LOAN AND EXPENSE FUNDS.

The American Building and Loan Association has two funds, one called the "Loan," which is for the benefit of the shareholders, the other called the "Expense," which is sacred to the uses of the officers and agents of the association. According to the by-laws, this latter fund consists of "all admission, withdrawal, transfer, insurance, abstract, and attorney's fees, amounts paid for insurance, or taxes on property on which loans have been made, fees, costs, and disbursements of foreclosure, together with *10 cents per share per month from the monthly payments on stock.*"

Consequently, 10 cents of the 60, paid monthly on every share of stock, is absolutely expropriated from the shareholder who paid it, and turned over to the association for expenses.

In other words, 16½ per cent of a shareholder's monthly investment, besides initiation, withdrawal, and transfer fees, go to the officials of the association for expenses of management. Therefore, the statement that "the rate of profit on the average amount in the 'Loan Fund' averages more than 24 per cent per annum" would mean to the shareholder profits on the 50 cents per month per share which he paid in, and not on the 60 cents.

#### WHO HAS CHARGE OF THE EXPENSE FUND?

The Treasurer, under the by-laws of the association, is made the custodian of the Loan Fund, but the Expense Fund is "turned over" to the *persons who are in charge of the business management.*

The by-laws provide that "if any money remains in the Expense Fund, after paying the salaries of officers and other expenses of the association, the surplus so remaining shall be turned into the Loan Fund as profits." I was informed by Mr. Sproat, one of the Directors, that not a dollar has so far been turned into the Loan from the Expense Fund. Nor is it likely to be, for experience shows that officials find uses for every cent set apart to use at their discretion.

#### A BONANZA EXPENSE FUND.

The "American" claims to have issued more than two hundred thousand shares, which means a minimum amount of admission fees of \$200,000, and a monthly contribution of over \$20,000 to the Expense Fund.

No sensible person will deny that great temptation and danger lurk in the almost irresponsible control of so much money. It is not to be wondered at that with such enormous resources the managers are able to defeat any legislation inimical to their interests, as they have done in Illinois and Nebraska. All interested in the success of our local institutions may find, by the time the next California Legislature meets, that the attempt will be futile to get a bill passed for their own protection in face of the active opposition of the lobby representatives of these national institutions. If the bill prepared by this bureau and introduced at the last session of the Legislature had not met with the opposition of officers of the locals, it would, in all probability, have passed, and such institutions as the national, so called, building and loan associations would be shut out, as they are now in some States.

#### WITHDRAWAL VALUE OF SHARES.

The most remarkable and distinguishing feature of all in the newly fledged national building and loan associations is the "non-withdrawal" feature.

Their stock, unlike that of all local building and loan associations, has no surrender or withdrawal value. Once you get in you must stick, or you will probably lose all that you have paid in. All who "endure (or persevere) to the end shall be saved" is their motto. In our local associations a shareholder can withdraw at any time, and receive not only the amount subscribed for his stock, but good interest besides.

In the "American" a shareholder can withdraw after two years, but in the "National," also of Minneapolis, he cannot withdraw until his shares fully mature. In case of death, however, at any time, payment is made to heirs.

#### THE "TONTINE" PLAN.

Like the tontine insurance companies, they count largely upon the profits to be derived from this source of lapses in payments in estimating their profits. In fact the tontine insurance methods of doing business, to a great extent, underlie and are the models of the new national departure. In case of failure to come to time in payment of fees and dues, fines are piled on, at such a progressive rate, that they quickly wipe out the amounts already paid in by the shareholder, which *thus revert to the treasury of the association.*

The "National," of Minneapolis, imposes a fine for delinquency of 10 cents on each share for the first month; 20 cents for the second month; and 30 cents for the third; after that his shares lapse to the association.

A company called the "Pacific Land and Loan Company," incorporated and now doing business in this State, is modeled upon the plan of the "National," of Minneapolis. It does not sail, however, under the cooperative building and loan flag, and for that reason I refrain from referring to it at length. Under the heading of "Forfeiture," this company has the following rule:

If, after they levy an assessment of the last fine of 30 cents for the third month's delinquency, \* \* \* any stockholder remains delinquent \* \* \* for one month, then the stock \* \* \* shall lapse and be forfeited to and become the property of the company.

Under this rule, or contract, if a shareholder had paid up in monthly installments upon ten shares for four years the sum of \$336 (the sum at 70 cents per share), and then lapsed for four months, he would forfeit all he had paid in and it would revert to the company.

Therefore, because he failed to pay his fines of 10, 20, and 30 cents per share, amounting on ten shares to \$6, and his dues \$21, the company grabs the entire \$336 which he had already subscribed.

That such a thing could be done legally in California, indicates a deplorable want of necessary legislation to protect the rights of stockholders in such institutions.

Fortunately for the community this company has since collapsed.

The "National" naively confesses in its prospectus "that when one fails to pay the proper charges against him, he not only relieves the association of the obligation to pay his shares, but has helped to provide a fund to pay those who continue to the end." The man who falls by the wayside is relieved in this Samaritan (?) style by his brothers who have strength enough to pursue their journey to the end.

#### LAPSES IN PAYMENTS.

So important a factor in these institutions are these lapses that it can be seen from the statement (previously referred to and signed by F. P. Rundell, President) of the "American," that, for the quarter ending July 31, 1888, they reached six twentieths, or 30 per cent of the entire amount of profits realized.

The sum obtained from interest, which is a proper, legitimate source of income, for the same period, amounted only to four twentieths, or 20 per cent of the whole profits. Therefore, the amount of profit made by the association on the lapses of payments, through the neglect or misfortune of shareholders, exceeded the profits derived from interest by 10 per cent.

#### LOOT OR LAPSES, WHICH?

This division of profits from such a source, under the head of lapses, done though it be under the sanction of law, is somewhat analagous to the division of loot by bushwhackers after a raid. Loot is probably the raw, unrefined stuff. The distilled, clarified article is made palatable under the name of "lapses." I am aware that originally it was the *practice* of genuine building and loan associations to forfeit **all payments made in case a member should fail to be able to keep up.** In

other words, the delinquent member was considered as having broken his contract, which was so ironclad that no withdrawals were allowed. Shylock then exacted his pound of flesh. A sense of justice and of fair play—a sense of fellow feeling for a weak or unfortunate brother, soon demanded a modification of this harsh treatment. Withdrawals were provided for, so that a shareholder who found that he could not continue his payments could draw out at any time with a fair margin of profit. You look in vain among the sources of income of all the long established, prosperous, local building and loan associations for any appreciable ratio of profits under the head of “lapses.” The shareholders in them do not calculate upon the advantage to be derived from pocketing what others have paid into their association for dues, nor do they hold out expectations that the stock will mature the earlier on that account.

“Lapses” are the first fruits of the agent or drummer system, which few, if any, of the local building and loan associations have adopted. Citizens become shareholders in the latter upon their own volition, and after due reflection, generally for the purpose of procuring a home. On the other hand, many are led by the persuasive tongue of the agent to take stock in the national schemes without reflecting upon the disastrous consequences of their inability to keep up their payments to the end. But, *per contra*, the national and tontine agents point to the fact that the non-withdrawal feature is in the *contract*, and people go into the scheme with their eyes open, and willing to take all the risks of winning or losing.

#### THE NATIONAL SCHEME NON-COÖPERATIVE.

From all that has been said it must appear evident that the methods pursued by these national institutions vitiate the very idea of coöperation or mutuality, which, as I have pointed out, constitutes one of the chief recommendations of our successful local building and loan associations. Shareholders in the nationals who live beyond the State in which they have been incorporated and have their headquarters, have practically no voice in their control or management. If they wish to vote at the annual election of officers they must travel a long distance at great expense to the headquarters, or else vote by proxy. Thousands in California have had sad experience, through mining stock dealings, of proxy manipulations, and want none of it. Consequently they must trust to luck regarding all that is done by the officers and Directors. They are therefore in about the same passive position as they would be if they had invested their money as ordinary depositors in a bank, trust, or savings institution.

#### COÖPERATIVE FEATURES OF BUILDING AND LOAN ASSOCIATIONS.

In genuine building and loan associations, on the contrary, every shareholder has a voice and a vote in the control and management of its affairs and the disposition of its funds. The members or shareholders meet together every month to transact business. Men and women, old and young—all are welcome. Dues, fees, and fines are paid in; loans are paid out to the highest bidder, and all the business of the association is transacted in an open and aboveboard manner, within sight and in hearing of all the shareholders who wish to attend. The members know

what becomes of their money; who borrowed the loans, and upon what security; who are paid salaries, and for what duties, and what is paid out for other expenses.

Mr. F. A. Richards, Bank Examiner in Maine, in his report for 1889, speaking of the associations in that State, says: "The key to the almost uniform success of building and loan associations is to be found in the intimate relations which they hold to shareholders."

Where are the intimate relations between the shareholders of these national associations, scattered as they are over twenty or more States and Territories? Where is the encouragement and example between man and man, between woman and woman, to economize and save, so as to meet each other, with pass-book in hand, and pay their dues, etc., on the night appointed for the monthly meeting?

How can there be an interchange of opinion as to the best means of promoting the interests of the association?

In these newly born national institutions it is provided that local officers and local Boards of Directors shall be appointed or elected. But what is the use of the shareholders meeting with these gentlemen, when none of them have any control over the funds paid in, which have been transmitted to Minneapolis or elsewhere outside the State?

There is no such thing under the new system as *viva voce* bidding for loans. Sealed proposals for loans must be mailed to the unknown gentlemen who constitute the directory, about two thousand miles away. The shareholders in California must have faith "childlike and bland" in the scrupulous integrity and remarkable business capacity of the "State Senators" and other distinguished gentlemen who compose the directory of the national schemes.

To call them "mutual coöperative associations," as they profess to be, is, therefore, a misnomer and distortion of what is generally accepted as the meaning of the words.

#### PRIMARY OBJECT OF BUILDING AND LOAN ASSOCIATIONS.

The chief, foremost, and primary purpose for which genuine building and loan associations have been organized, is to enable a man to get a home which he can truly call his own. All other considerations are of secondary importance. It is to the citizen who *wants to borrow* that the building and loan association holds out inducements to enlist under its standard. Its watchword is "home."

These national associations, on the other hand, hold out inducements chiefly to the speculator or investor who wishes to realize handsome profits on a cash investment. The main object seems to be to secure profits to those who are investors but not contributors of monthly dues, with the intent of borrowing.

One of the leading national associations before mentioned—the American, of Minneapolis—in the very front of its prospectus has the following:

To those wishing to save money, or who seek a profitable investment, the American Building and Loan Association offers unusual advantages. This association issues, in addition to its regular 60 cents per month installment stock, special certificates for stock fully paid up at \$50 each. The large profits made by this association makes this stock one of the best ever offered.

Under the heading "Object," in the same prospectus, the first words which show their primary importance are: "The object of the American Building and Loan Association is to assist its members in saving money and to safely invest the same so as to secure the *best possible rating interest.*"

In the forms, or dodger statements, which are circulated by the agents of these associations, this same purpose of catching investors is evidenced by the claims of extravagant rates of profit to be earned.

For instance, we read: "The rate of profit earned for the quarter ending, etc., is more than 24 per cent per annum. The rate of profit, etc., to date of report, averaged over 25 per cent per annum."

Nothing is said about the number of homes built by the shareholders, or the great advantages to be derived by becoming borrowers in their association in preference to savings banks and other institutions.

The flourish of trumpets is to catch the ear of the man or woman who wants to make a turn of "25 per cent per annum" on his or her investment.

#### NO LIMITATION TO STOCK.

In order that all of this class may have an opportunity to come in and invest to the full extent of their means, there is no limit to the number of shares which a stockholder can own in most of the national associations. He can subscribe for a block of one thousand or ten thousand shares.

In order to prevent speculators obtaining control of their associations, the locals generally prohibit any person holding more than from twenty-five to fifty shares. The nationals also issue paid up or investment stock. This, of course, is purely speculative. Where is the high rate of interest for the investment to come from if not from the borrowers and from the unfortunate monthly contributors of dues who do not come to time with their payments?

Is this the proper idea of coöperation? The man who simply pays for matured stock is not in the same boat, nor does he take the same chances with the borrower or monthly subscriber. Such a man is looked upon as an interloper among true coöperators. Out of the seventy local associations in California, there is but one that issues paid up stock. It is inevitable, that if the association is one in which such a class obtain a large interest, it is one in which the borrower will be fleeced to the utmost extent for their benefit; hence, it is not surprising that, in the American, "premiums are now running (according to the prospectus) at \$50 per share." It even appears, from the literature of the association, that gudgeons can be found who pay \$60 and over per share of \$100 for a loan to that extent.

Judge Dexter, of New York, in his late admirable work on "Coöperative Savings and Loan Associations," page 75, says:

**This feature of issuing paid up stock does not belong to the coöperative savings and building-loan associations. This plan allows the capitalists to make investments in its stock in the same manner that he would invest in the stock of any corporation for the purpose of deriving benefits from the dividends declared. This is not allowed in States where a well drawn statute has been enacted to regulate the business of loan associations.**



## TRUE CHARACTER OF THE NATIONALS.

Now, in order to clearly understand the methods pursued by these pretentious national building and loan associations, I will first take up the chances of a good investment for the investor, or non-borrower, who goes in merely for the sake of the extravagant interest he expects to realize.

In anything here said I do not mean even to insinuate that the projectors, officers, or incorporators of these institutions are actuated by selfish, corrupt, or sinister motives.

Nor do I charge that any are dishonestly managed, for I know comparatively nothing of their financial operations, especially as to their expenses which are kept *in camera*. Many of their officers and Directors are men of high standing and unimpeachable integrity. It is not with men but with methods that I have to deal, and my contention is that they are mere speculative, money-making concerns, sailing under the false colors of a coöperative building and loan association, that their management is corporate and not coöperative, that their tendency is to enrich the few inside managers at the expense of the body of shareholders, that the methods of some are unsound and their promises delusive, and collapse will be the inevitable outcome.

We have had coöperative life insurance societies, self-endowment associations, friendly benefit and kindred societies in San Francisco, which, after starting out with the best intentions and big promises, have come suddenly to grief, leaving countless mourners, with empty pockets, behind. Why did they collapse? Simply because the lode did not pan out according to the calculations of the prospectors, who are not usually to be found among the mourners attending the funeral.

## THE "NATIONAL" OF MINNEAPOLIS.

Now look at the glittering prospect held out by the oldest of these national institutions—the "National" of Minneapolis. The managers absolutely guarantee that the stock will mature in five years. If this can be done, and *continue to be done*, there is no question of its superiority as an investment to any which our building and loan associations in this State can offer. For example, the installments for dues, fees, etc., to be paid into this association by a person holding ten shares of stock, will amount at the end of the five years to \$460. For this he is entitled to receive \$1,000. Let us see what rate of interest this association must make in order to fulfill its contract with the shareholder. As the admission and quarterly fees go to the expense account, the profits must be realized from the monthly dues of 60 cents per share. The interest of \$1 paid in each month for five years can be calculated as follows: As the first dollar deposited would bear interest for the entire period of five years, or sixty months, the next dollar interest for fifty-nine months, the next fifty-eight months, the next fifty-seven, and so on, until we come to the last, or one month. By adding all these months together we get a total of one thousand eight hundred and thirty months, or one hundred and fifty-two and one half years. The interest of \$1 at 70 per cent per annum, for that period, would amount to \$106 75. The same interest on \$6, for the same period, would amount to six times \$106 75, or \$640 50. As \$6 represents the monthly dues paid into the

association for ten shares of stock, at 60 cents a share, the shareholder would be entitled to \$640 50 interest if he got 70 per cent per annum on his deposits. As his monthly deposits or dues for five years, or sixty months, amount to \$360, the total he would be entitled to receive for principal and interest would reach \$1,000 50. Consequently, the National Building and Loan Association of Minneapolis enters into a contract with its shareholders, which is tantamount, to pay them at the end of five years *70 per cent per annum on their monthly dues*. What a Golconda these Minneapolis explorers must have struck! How our savings banks must hide their diminished heads with their puny, insignificant 4 and 4½ per cent interest per annum. But here the query comes in, how can it be done by any legitimate scheme, and how can it *continue to be done*?

One can easily understand how, as long as cash comes pouring in for shares of stock, the problem can be worked satisfactorily for the managers, but like the once famous "South Sea Bubble," the inevitable collapse is sure to come. In all explanations and solutions by agents of the magical results of compounding interest monthly and weekly, you will always have added, as a clincher to the argument, the immensity of the profits to be drawn from the ill-fated shareholders' "lapses." The national associations are not their brother's "keepers," but relievers. Their chances of fulfilling engagements depend upon the dereliction of a considerable percentage of their shareholders.

In the printed literature of the "National," an attempt is made to prove by figures that the company can fulfill its contract with the shareholders to pay them the matured value of their stock at the end of five years.

An illustration is given of the amount paid into the "Reserve," "Return," "Protective," "Expense," and "Loan" Funds by one thousand shareholders, each holding ten shares.

The amount for each month paid in by the full number for each month is given, together with interest, premium, etc., compounded, and at the end of five years the account stands thus: Reserve Fund, \$30,000; Return, Protective, and Expense Fund, \$77,438 56; Loan Fund, \$545,904 24.

Now, in order to pay the one thousand shareholders \$100 each (the matured value of their stock), \$1,000,000 would be required to the credit of the Loan Fund, or about twice as much as the company had in the fund according to their own figures.

"Ah," they say, "you forget the lapses or forfeited stock, and we calculate that 10 per cent per month, or 50 per cent of the entire number, will have dropped out at the end of the five years. So that instead of having to pay off the one thousand shareholders, we will have to pay off only half that number, or five hundred." Out of their own mouths, by the very illustration presented by themselves, they stand condemned. In a detailed, succinct manner, they demonstrate in the clearest light their utter inability to carry out the terms of their contract with shareholders.

The concern stands confessed one of the wildest of wild-cat schemes, for it acknowledges that unless half of its shareholders drop by the wayside it cannot meet its obligations with the remaining half at the end of the journey.

## SECURITY FOR SHAREHOLDERS.

To any ordinary business man the first inquiry regarding an investment would be, "What security has the investor that the institution is thoroughly sound and solvent, and conducted on a proper business basis?" As the home offices of the national building and loan associations are far away in some distant State, he must partly rely on the representations made by their agents. The magnificent buildings, in which they simply rent or lease rooms for headquarters; authorized capitals of from \$10,000,000 to \$50,000,000 (whose extent in said association is only limited by the amount invested for printing certificates of stock); statements of profits, which takes one's breath away—all these are presented, in glowing colors, to the man or woman who has a few dollars to spare.

It is true that in certain States securities are required to be deposited with some State officer of from \$25,000 to \$100,000, but that is a small matter to an institution like the "American," which boasts of issuing about thirty thousand shares per month. It is also true, under the law lately passed in Minnesota, "every building and loan association shall deposit and keep with the State Auditor, or with a duly chartered trust, all mortgage or other securities received by it in the usual course of business." That will do well enough for the protection of the people of Minnesota, for it would be difficult to deceive those at home as to the amount of local business done by one of these associations. But, if officers wanted to evade the law so far as it refers to business outside the State, it is obviously otherwise. In Minnesota they have but one State Bank Examiner, whose duty it is to examine these institutions, in addition to the banks of the State. How can he do so, thoroughly, when it takes three Bank Commissioners in California to examine the banks alone, and they have their hands full?

In California no security deposit is required from such institutions. There is no law regulating building and loan associations. In the language of Hon. H. Mattson, Secretary of State of Minnesota, "companies can be organized and legalized with the sole object of preying upon the community, in order to enrich a few irresponsible schemers." The schemers to whom he probably refers, can now do their work in California with impunity, and that they are doing it is evident by the innumerable financial schemes and devices to entrap the foolish and unwary which can be found in San Francisco.

The best security for an investor in any scheme is its past record for solvency, good management, and fair dealing. The national schemes are entirely new and untried. Their record is blank. The statements made in their literature, as to profits of 24 and 25 per cent per annum, are to be taken *cum grano salis*, as no distribution of profits has yet taken place, or can be for some years to come, until shares mature—that is, amount, with accumulated profits, to the sum of \$100 or \$200 per share, as may be provided.

## EXPENSES OF MANAGEMENT.

Another feature to be looked at is the expenses of management. As shown before, the "American" expropriates 16½ per cent of what a shareholder pays in monthly dues, together with admission, withdrawal,

transfer, and other fees. It computes the expenses of management at about 9 per cent of the total receipts, but it probably exceeds this. The "Security" does the same, but since the passage of the new law it has taken off 2 cents from the monthly charge per share. The "American" must do likewise. The "National" absorbs \$2 per share as entrance fee, and 25 cents per quarter per share, or more than 12 per cent of the amount of dues for the year.

I could not find a statement from any of these national associations as to how this money was expended in salaries, commissions, etc. The officers of the "United States," at St. Paul, and the "Security," at Minneapolis, courteously extended every facility to obtain a thorough insight into their financial operations, including expenses of management.

It will be seen from the testimony of the Secretaries of our local building and loan associations that the expenses of management amounted only to an average of from 2 to 2½ per cent of the total receipts, or less than one fourth that of the nationals.

Notwithstanding their vaunted capitals of \$50,000,000, the managers are no more than ordinary shareholders, each holding, probably, not more than an average number of shares of stock. Unlike other corporations, these gentlemen run no risk of losing fortunes invested in the enterprise. This display of enormous capital is sheer buncombe, and is misleading. The projectors of the enterprise do not deposit any considerable percentage of the capital as a guarantee of good faith with stockholders. The capital simply consists of monthly and other receipts for fees, fines, interest, etc.—nothing more. Consequently, the officers and Directors of these national concerns have the control and management of large sums without the risk and responsibility attaching to the Directors of other enterprises who have largely invested in the capital stock.

#### CONTRAST BETWEEN LOCAL AND NATIONAL ASSOCIATIONS.

A person buys, say, ten shares in the "American," for which he pays an admission fee of \$10, and monthly dues of 60 cents per share, amounting to \$6. He cannot withdraw from the association until two years have expired, and when that period arrives he will have paid \$144 in dues. His withdrawal fee is \$3—making a total paid in of \$157. How much does he get in return? In accordance with the by-laws he gets the "money paid into the Loan Fund in monthly payments on such shares, together with 6 per cent annual interest." As 50 cents out of the 60 which he pays in, monthly, for dues on each share goes to the Loan Fund—the other 10 going for expenses—he will receive \$12 per share, or \$120 for ten shares, plus interest at 6 per cent per annum, which amounts to \$7 50, making a total of \$127 50. The shareholder paid in \$157; he takes out \$127 50; loss, \$29 50, or nearly 20 per cent of his investment. A law lately passed in Minnesota modifies this somewhat, by changing the 6 per cent per annum interest into three fourths of the profits. If the profits should reach even 24 per cent it would lessen the above loss by \$15, or one half, so that he would lose only 10 per cent.

On the other hand, let any man call at the office of any one of our local associations and inquire as to the withdrawal value of shares

which have had two years existence, and he will find the above figures about reversed. In other words, instead of a loss of 20 or 10 per cent on the investment, he will find the gain between these rates.

The representations of advantage to be gained, which the nationals present over the locals, are based upon what a shareholder is to receive at the date of maturity. If he should withdraw before then he does so at considerable loss.

Next, as to the advantages presented to the borrowing shareholder:

1. A borrower in the nationals must have been a member for some stated period—at the lowest, three months, or have paid dues to that extent.

In the local associations a member can borrow immediately after payment of his first subscription for stock.

2. In the nationals, the premiums upon loans run so high (from 40 to 60 per cent) that a borrower must carry stock to represent, in matured value, twice the amount of his loan. For example: if a shareholder in the "American National Building and Loan Association" wanted to borrow \$1,000, which would be the matured value of ten shares of stock, he could not do so unless he subscribed for twenty shares.

Our local associations, on the contrary, loan to the full extent of the matured value of each share, some deducting the premium bid *gross* from the amount of the loan, and others collecting it in monthly installments. The premium varies from 15 to 20 per cent. A borrower, then, owning ten shares of stock where the matured value of each share would be \$100, could borrow \$1,000, less \$150 or \$200, as the case may be. If the matured value of each share amounted to \$200, which is generally the rule, he could borrow the same amount on five shares.

3. In the example given, the borrower from the "American" association gives a mortgage on his property for double the amount which he actually receives, or a \$2,000 mortgage for a \$1,000 loan.

To the locals he would give a mortgage for \$1,000, when he would receive from \$800 to \$850 actual cash loan, or the full amount if the premium is paid in installments.

#### DANGER TO THE BORROWER.

Here lies the greatest risk and danger in these national schemes. The money paid for dues and interest on loans goes out of the State, and the mortgage for double the amount of the loan follows the same road.

If the association should not be able to meet its engagements, or a crisis should occur in its affairs, the unfortunate borrower in California might find his paper in the hands of an assignee abroad, determined to exact an accounting to the last dollar of the full amount in the mortgage.

Or, again, if a borrower should, through some misfortune, be unable to continue his monthly payments of dues and of interest upon loans, what would be the consequence? If he had borrowed, for example, \$2,500, the Minnesota or other trans-State association from which he had obtained the loan would foreclose his mortgage for double that amount, or \$5,000, and he would be at the mercy of the Board of Directors in Minneapolis or elsewhere, for what, in their opinion, would be an equitable settlement.

Without meaning to impugn the honor or integrity of these gentlemen, *there can be no question but that a delinquent borrower would naturally*

prefer, in such unfortunate circumstances, to deal directly with men living in the same community with himself.

4. The national institutions will loan money only to the extent of from 40 to 50 per cent of the cash value of the real estate security. The local association will advance about 80 per cent of the value, or about double what the nationals will risk.

When the value of shares of stock are alone offered as security, the nationals will advance 75 per cent of their then value, whilst the locals will loan the full amount of their then or withdrawal value.

5. A shareholder bidding for a loan in the nationals is like the man who "buys a pig in a bag"—he "goes it blind," in the strictest sense of the word, for he has to send on his sealed proposal to the officials of the home office, about whose proceedings he can learn little or nothing. In the locals, he attends at the appointed time and place, and makes his voice heard in the bidding for loans. If he does not succeed in procuring a loan, he knows the why and the wherefore.

6. The expenses attending the appraising of a borrower's security must necessarily be greater in the nationals than in the locals, especially if the appraiser of the former has to travel a long distance to examine the property of the proposed borrower.

In the locals appraisers receive little or nothing for their services, and all the business of looking after abstracts of title, insurance, taxes, etc., can, of course, be done with more dispatch and less expense than by a Board of Directors in a far off city.

7. A man who takes stock in a national for the purpose only of procuring a loan, and makes application for same but is refused, must transfer his shares at considerable sacrifice if he can find a purchaser at any price. Otherwise his stock will lapse for non-payment of dues to the association. In the locals if a shareholder cannot get a loan the association will pay him dollar for dollar for what he paid in and interest besides.

#### HIGH PREMIUMS.

Who gets this \$50 or \$60 premium on every share upon which a loan is made in the nationals? The agents of the "American" and other national schemes will tell you it is distributed as profit among all the shareholders. This may be true, but as probably not one fourth of the shareholders are borrowers, the remaining three fourths are the ones who receive the giant's share of the spoils. The borrowers are fleeced for the benefit of the speculators or non-borrowers. In well managed local associations the trend is to reduce the bonus or premium to the lowest possible figure, and, if possible, as in Philadelphia, to abolish it altogether. It must be evident to the dullest capacity that where a minority in any association pay 50 or 60 per cent of the amount which they borrow back to said association as a gift or bonus (for the privilege of obtaining the loan), together with the current rate of interest upon said loan, that the fools are not all dead in this vicinity.

The argument which will be used in opposition is that the higher the premium the sooner will the stock mature. No doubt of it, and if all the members were placed precisely on the same level and all compelled to borrow at the same interest, premium, etc., there could be no great objection to high premiums, as no one would be the gainer or loser thereby. But it is obviously otherwise in an association in which there

are members who do not borrow, and who, therefore, do not pay any bonus or premium to be distributed among all the members.

This class are the drones of the hive, who suck the honey but make none.

For the wage earner, the lower the premiums, the lower the interest; and the lower all the charges and dues which he has to pay on his loan, the better for him, even if such payments have to extend over a longer period than they would under an exorbitant bonus, as required by the nationals.

#### ADVANTAGES OF LOCALS OVER NATIONALS.

In order to point out more clearly the advantages which, in my judgment, the local building and loan associations possess over the national, I herewith present a summary of some points already given in detail.

I do not mean to say that these are all the advantages, but enough are here given to enable the citizen of California who desires to become a shareholder in a building and loan association, to judge for himself the merits and demerits of both.

In the local building and loan associations the shareholder in California has the following advantages over the national:

1. He has their past record before him to substantiate what they represent.
2. He can ascertain personally the nature of the security for his investment.
3. He can withdraw at any time after he becomes a member, and get back all he had paid in with good interest added.
4. He has the opportunity to attend meetings, vote at elections, and have a living voice in all the transactions of the association.
5. He gets credit for all he pays in, and no part of it is expropriated for an expense account.
6. He pays smaller fees and fines.
7. He has to pay far less for expenses of management.
8. He is entitled to borrow from the first day he becomes a member.
9. He can borrow at a far lower premium.
10. He can borrow 30 to 40 per cent more money on the value of his property.
11. He has to give a mortgage for not exceeding 20 per cent above loan, instead of from 75 to 100 per cent.
12. He bids for his loan at open meetings, and knows his competitors.
13. His money for dues, etc., his mortgages, and other securities are not taken out of the State, but kept at home.
14. He has less expenses to pay in negotiating his loan.
15. He encourages home enterprise by putting his money in a home institution.

#### SUMMING UP.

From the testimony, and from all the facts herewith submitted, it must be conceded that there is some excuse for the man, led away by the *ignis fatuus* of high interest, who becomes a shareholder in a national institution, as an investor, but how any sane man in California can take shares in any one of them, in preference to a local, for the purpose of borrowing money, surpasses all understanding. Any person of ordinary intelligence can see at a glance that the preponderance of gain as

well as of security is on the side of the local building and loan associations.

Fungus-like, these national schemes are beginning to spread with direful rapidity. California has caught the infection. Already several of them are under way, with the requisite paraphernalia.

The facilities for organizing are great; the profits immense. There are big salaries in them for Presidents, Secretaries, etc., and big fees for attorneys. All that is required to set one of them afloat is an office in some conspicuous building, a safe, desks, chairs, necessary stationery, and the usual literature showing forth the stupendous merits of the scheme. In the prospectus the amount of capital can be put at any figure, from ten millions to a billion. Gentlemen of prominence, especially statesmen from the shades of Arcadia, can be found, who, knowing little or nothing of the merits of the scheme, allow their names to be used as Directors or referees, or members of a so called Advisory Board.

To these are generally added the names of the officers or Directors of the bank where the institution proposes to place its deposits, and of the trust company with which it expects to do business. If the managers should insure any property, they are likely to superadd the names of the officers of the insuring company. The more formidable and lengthy the list of names, the more impressed will the unsophisticated necessarily be with the vast resources and prospects of the concern.

Agents are then scattered abroad to work upon the gullible and rake in the coin, a considerable portion of which, as shown before, goes into the capacious and ravenous maw of the Expense Fund.

When it becomes necessary to employ agents to travel all over the country and to advertise, in big show fashion, the people who are talked into taking shares are the ones who must pay the piper. Unfortunately, gudgeons can be found by the thousand who can not or will not understand that universal law of political economy and finance, that enormous profits and small risks are conditions incompatible, and, consequently, non-existent.

On the other hand, it is not difficult to conceive how a California institution, doing business on the lines of the building and loan associations, and whose field of operations would be confined to the State, could be beneficial to thinly populated districts where a local association could not be successfully developed. Of course it should be free from all the objectionable features of the national associations which have been referred to, such as: loot or lapses, exorbitant expense charges, prohibiting withdrawals, cinching the borrower for the benefit of the investor, etc.

#### PROTECTION FOR SHAREHOLDERS.

A citizen of California should not, however, invest a dollar in such an enterprise until a carefully framed law is placed on our statute books regulating the same, and hedging the shareholder all around with proper safeguards.

No glittering ray of prominent names identified with the enterprise will make up for the lack of such legal protection. Unfortunately at present we have no such law. Gentlemen interested in these enterprises will point to the fact that neither is there a law to protect the shareholder in the local building and loan associations which have been so much extolled. They are correct, and as I stated in the last biennial report



of this bureau, it is much to be regretted that we are not in the same position in this regard with many of the Eastern States. The opinion there advanced still abides with me that "the law should specify the details of management, the limitation of salaries and expenses, the maximum amount of stock to be held by any one person, the regulating election of officers," etc.

It should be borne in mind, though, that the feature which has been the protecting ægis of shareholders in the local would be found wanting in such a State institution. That feature is the personal, everyday knowledge of what is taking place in the associations by the members who are nearly all on the ground. Among locals, too, dishonest officers have played havoc; and so it is likely to be in the future, unless the strong arm of the law interposes. But how much greater would be the opportunity and stronger the temptation to the fiduciary officers in a State building and loan company to make free with the funds which in great part represent the hard earned savings of the sons and daughters of toil.

### CHAPTER III.

#### TESTIMONY REGARDING THE PURPOSES AND PRACTICES OF THE "AMERICAN BUILDING AND LOAN ASSOCIATION," OF MINNEAPOLIS, MINNESOTA.

Given at the office of the State Bank Commissioners, No. 528 California Street, San Francisco, May 15, 1889.

The following named gentlemen were present, and took part in the investigation: Mr. John J. Tobin, State Labor Commissioner; Mr. James A. Thompson, State Bank Commissioner; Mr. John G. Leibert, Deputy State Labor Commissioner; Mr. R. B. Myers, State Agent of the American Building and Loan Association, Minneapolis, Minn.; Messrs. Charles K. Clark, L. L. Dennery, L. Dennery, A. Sbarboro, and L. Schlessinger, Secretaries of local building and loan associations.

#### R. B. MYERS.

Examined by Commissioner TOBIN: I want to ask you a few questions, Mr. Myers, in relation to the American Building and Loan Association. This association, as I understand it, was incorporated a little more than two years ago, that is, April 15, 1887; isn't that so? Answer—Yes, sir; about two years ago.

Q. How long is it since you were appointed State Agent of it? A. In August last.

Q. About how many shares of stock have you issued through your sub-agents? A. We have issued in this State about fifteen thousand shares of stock.

Q. Have any financial statements been issued by the American Building and Loan Association? A. You have the last that I have received.

Q. This is the last that I hold in my hand? A. Yes, sir.

Q. Have you any statements, either annual, semi-annual, or quarterly, showing the operations for any specified time? A. Now, you must remember that I am only State Agent of California, and I cannot say as to just how many statements have been issued.

Q. What I want to get at is, can you show us any account, semi-annual, annual, quarterly, or monthly? A. None since January, for I haven't got it. I will say right here that any questions that I can answer I shall be pleased to answer. Put them in writing and submit them to the home office, and I have no doubt they will answer them all right.

Q. Then you cannot show me at the present time any statement for a specified period, either annual or semi-annual? A. Not since that you have.

Q. This is a statement, but it doesn't state whether it is annual, semi-annual, quarterly, or what; there is no name. Whose statement is it? There is no name signed to the statement. A. That is a statement issued by the company in January.

Q. Mr. Myers, there is no name to this? A. The name is on the outside there.

Q. Wouldn't it be signed by the Directors? A. Turn to the last page.

Q. These are the officers of the association, but whose statement is this? A. That is all the statement I have. The company have an annual meeting on the thirteenth of July of each year. There the reports from the different States are examined into, and the statement is made up from that examination.

Q. Can you give us, or show us any specific statement, showing the results of operations for any specified time, annual, semi-annual, or what? A. I haven't any with me at the present time.

Q. In this statement it says, "Dr. To receipt for dues, etc., \$287,730 12." Can you not tell me what the "etc." includes? A. Let me ask right here for what purpose are these questions propounded?

Q. Because I want to get at the financial operations of this concern. I want to know what its profits are—how they are derived; I want to get at the facts relating to it? A. If you will put your questions in writing, I will with pleasure forward them to the home office and they can go to the books. I have only charge of the agency rolls of the company.

Q. Then since you took charge in this State you haven't distributed any statements showing the operations of this society? A. I have distributed such literature as they gave me to distribute.

Q. That is not an answer to my question. Have you distributed any showing the operations of the association for any specified or limited time? A. For me to answer that truthfully I would have to go over my agencies and see.

Q. Is this one of your statements (showing)? A. That is one of the quarterly statements.

Q. This statement is to this effect: "The rate of profit on the average amount of the Loan Fund for the quarter ending July 31, 1888." In one word, can you give us any paper that has ever been issued by your association, showing in detail the receipts and expenditures for any length of time? A. I haven't any except what you have, at present.

Q. What is meant by "lapses?" A. The way I understand lapses, and I think it is the true way—if I understand it, they don't pay their dues when they are due and they have lapsed for that month; they may pay their fine and come in again.

Q. Here it is. [Reads.] The profits, more than 24 per cent per annum, derived from sources as follows: Four twentieths, or two tenths, profit from interest; three tenths profit derived from "lapses;" in other words, these three tenths, derived from lapses—parties took stock and neglected to pay it up? A. No; a man may pay his 10 cents fine and come in again.

Q. Why should it be included, then, as profits, when it is probable the man may take up his stock again? This is not a fine; it is a lapse? A. You have ten shares of stock; you owe to-day \$6; you don't pay that \$6, and you are fined 10 cents a share—that is \$1; you have lapsed, haven't you, for that month? Still, you can get off the lapse by paying \$1.

Q. I can understand what fines are, but I understand these lapses are shares fallen back to the association, and they claim these as profits? A. There are different modes of bookkeeping in different associations. I don't suppose there are any two that have the same; if the bookkeeper carries such fines to lapses they would be called, in that association, lapses.

Q. Is it not a fact that any one who takes shares in your concern, cannot withdraw for two years? A. Yes, sir; that is a fact.

Q. If he doesn't follow up his payments he will lose the amount he has paid in? A. No, sir; the man that didn't pay up, his stock would be, after six forfeitures—six lapses—sold at auction; after paying what he owed the company, the balance would be carried to his credit.

Q. This stock that would be bought in by the association, you would call profit? A. I don't say it would be profit.

Q. The rules provide that if any one does not bid an amount of money sufficient to pay the arrearages the association shall buy them; in that case you would call it a lapse? A. Yes, sir.

Q. Therefore, a lapse is the amount of shares that were forfeited in consequence of non-payment? A. Not wholly; not from that report; it would also include the fines.

Q. There is no detailed report at all; it is put all in together—interest, premiums, fines, dues, etc.; the whole amount is put in together; it does not state for what period of time.

MR. SEABROOK, member of a local association: It would be impossible that the fines should far exceed the income through interest.

MR. CLARK, another member of a local association: They might, if a man owed \$13, and that \$13 was "lapsed," simply fine the man \$13 and call it "lapses."

MR. TOBIN: What I want to get at is this: Here is four twentieths profit from interest and six twentieths from lapses; I want to know if the State Agent can tell what is meant by "lapses;" he has stated that they are simply fines imposed upon members? A. Not simply; but they would include fines.

Q. What else would it include; could it include the forfeiture of stock as well as the fines that were imposed for not being prompt? A. The profit made by the association where it had bid in the stock that a man had forfeited, I understand it would include that as well as lapses.

Q. Now, I see here in this statement, "Shares issued to date of report, 134,680," that is, up to January 9, 1889. I would take that, then, to be from the organization of the association? A. Yes, sir.

Q. Therefore, that would amount to, at least, \$134,680 of initiation fees; which would be the least that they could be; \$134,680 goes to account of the Expense Fund, doesn't it? A. In our Expense Fund we have a line of demarcation that we cannot go beyond.

Q. If you will allow me, there is \$134,680 paid on account of these shares into the Expense Fund; isn't that so? A. Yes, sir; a dollar a share.

Q. A dollar a share is the least. Doesn't that represent \$134,680 paid in—the minimum amount paid into the Expense Fund on account of these shares in the way of initiation fees? A. Our by-laws, I think, would allow that to go into the Expense Fund.

Q. It says most positively that it *shall*? A. It don't say it shall all be used for expenses. Q. Doesn't that amount of \$134,680 go into the Expense Fund? A. It says they *can* use that for all expenses, but not that they *shall* use it for that.

Q. [Reads.] "Article III, Sec. 8. All the admission, withdrawal, and transfer fees shall be devoted to the payment of operating expenses." This goes into operating expenses, does it not? A. Yes, sir. I will explain that I only have charge of the agency here, and have nothing to do, even with the monthly payments.

Q. Besides this amount of \$134,680 there will be 10 cents a share paid in monthly upon every share; that would amount to more than \$13,468 monthly proceeds that come in; and there are some dues, aren't they? The shares are on the increase, because in the following month it says in January there are twenty-five thousand six hundred and eighty-eight shares issued. A. You are asking a person that don't know anything about the exact figures. If you want the exact figuring on these things, put your questions in writing, and you will have something you can depend upon.

Q. Here is something I would like to ask you: Because of this large amount of \$134,680 paid into the Expense Fund, together with \$13,468 per month, would it not be natural to suppose that you would be able to produce some statement that would show the operations of the association with this Expense Fund? A. I think so, if you ask a proper question.

Q. Wouldn't it be reasonable for you to be able to exhibit, as an officer or agent representing this association, such a statement? A. If the State of California will make an officer of other associations submit to the same thing, we will do it, and be glad to do it; but for us to be singled out gratuitously to do something for the benefit of our competitors, why that is another thing.

Q. There is no question that I am putting to you which I have not previously put to associations here; I have put the same questions to all of them, and the answers have been given in my report; and in cases where an officer demurred, I brought him up with a round turn, and he had to do it. Is it not reasonable that where such a large amount of money went into the Expense Fund, some statement should be prepared showing what has become of that money? A. Put the question, and I will send it on to the home office, and you will get your answer promptly.

Q. Now, in your book here, it is stated that the operating expenses amount to about 9 per cent of all the amount paid in; isn't that so? A. Yes, sir.

Q. Now, I would ask, if I put in 10 cents every week and 50 cents for a share, isn't that 10 cents one sixth of the amount that is paid in? A. Ten cents; yes, sir; but you don't suppose it is all used, do you, for expenses?

Q. That would be one sixth, or 16 $\frac{2}{3}$  per cent, set aside as operating expenses? A. That isn't all.

Q. Nor is it all that would be paid for operating expenses; there are the entrance fees and withdrawal fees and transfer fees? A. But there are borrowers.

Q. It appears to me that 16 $\frac{2}{3}$  per cent of what I pay in must go for expenses? A. It is placed in the Expense Fund; I don't know whether it is all carried to the Expense Fund or not. Now, for instance, you take any one of your building and loan associations in this State, let me ask, is there any line of demarkation for expenses? Is there anything to prevent them from using all the funds that are paid in for expenses? We say we cannot use outside of that 10 cents a share.

Q. You state, Mr. Myers, don't you, in your pamphlet here, that the operating expenses amount to about 9 per cent of the entire receipts? A. It goes on and states—

Q. [Interrupting.] Can't you answer the question? Do you state officially in your pamphlet that the operating expenses amount to about 9 per cent? A. You have the pamphlet, and you have read it. I will read just exactly what it says and then I will not be confused. [Reads.] "If the amount of money in the Expense Fund is more than is required to pay the salaries of the officers, as fixed by the Board of Directors, and other expenses of the association, the surplus must be turned into the Loan Fund, and placed to the credit of the members."

Q. The amount which can be placed in the Expense Fund is about 9 per cent of the total receipts, including interest and premiums. Now I will ask you, can you tell me what proportion the expenses bear? What is the percentage of expenses found to be, as a matter of fact? A. I could not say.

Q. Can you tell me what salaries are paid your officers? A. That is a matter, if it comes to me in any capacity, I don't think I shall answer it. I would say this much, that I don't know for certain; it would be hearsay. In the matter of our President, I have heard, just by hearsay, that his salary is \$1,500 a year.

MR. SBARBORO, of a local association: The question has been raised as to our own building and loan associations conducting business without a limit as to expenses, as Mr. Myers suggests. I will ask Mr. Clark about what percentage does your expense account bear to your total receipts?

MR. CLARK: From 2 to 2 $\frac{1}{2}$  per cent.

MR. SBARBORO, of local association: Is it limited? A. Only by the Directors.

MR. TOBIN: About what proportion does your expense account bear to your total receipts, Mr. A. Sbarboro?

A. SBARBORO: Depends a little on the management of the association; from 1.55 to 2 and 2.25 per cent. As far as the limiting of our expenses is concerned, every three months we make a report, which is printed and distributed to all the members. In that report is noted every expense that has been incurred; then every shareholder can see for him-

**MR. TOBIN:** Are your general meetings of your Directors open to all the shareholders? How often are shareholders that are not officers allowed an opportunity to meet? **A.** Yes; twice monthly.

**MR. MYERS:** Are you limited to any particular sum? **A.** No, sir; that is under the control of the Board of Directors.

**Q.** I would like to ask Mr. Dennery (local Secretary) what it is in his association? **A.** The expense of running the association amounts to  $2\frac{1}{2}$  per cent on the whole receipts.

**Q.** Of everything—of the fines, premiums, and all? **A.** Everything; I can show you the report; from  $1\frac{1}{2}$  to 2 per cent;  $2\frac{1}{2}$  is too much.

**MR. TOBIN** [to Mr. Myers]: Now, I will ask you with regard to loans. Your association, in loaning money, advances about 40 per cent of the value of the property? **A.** Our State laws compel it.

**Q.** Now, to borrow \$500 from your association, how many shares of stock must I hold as a minimum? **A.** You have got to hold enough—

**Q.** [Interrupting.] Mustn't I have ten shares of stock? **A.** It depends altogether on the bid; you bid away your stock for the privilege of borrowing. If they ran as they do to-day—if bids ran as they do now—you would have to have that number. Bids are running now about 50 per cent.

**MR. JAMES A. THOMPSON** (Bank Commissioner): If a man wants to borrow \$1,000 would he get only \$500?

**MR. TOBIN:** The premiums are running about \$50 per share. At this rate two shares are required to be held for each \$100 loaned. The cost of a loan at that premium, with interest added, is \$1 70 per month for each \$100. Now, suppose I borrow \$500 upon ten shares; I have to pay in how much? There is a statement here showing estimated cost and profit on ten shares: "Admission fee, \$10; monthly payments, \$6 per month for eighty-three months, \$498; withdrawal fees, \$3; total cost of ten shares, \$511." Now, when I borrowed that \$500 from you, at the end of that time both are equalized, therefore I draw nothing from the association? **A.** Yes, sir.

**Q.** Now, I want to show the condition of the borrower. He pays in, according to this, \$511; besides that he pays interest, \$30 per year? **A.** Yes, sir.

**Q.** Then, this is the point: If they mature in seven years, that is seven times thirty, equal to \$210; therefore, a man pays \$721 for the \$500 he borrowed, does he not? **A.** Yes, sir.

**Q.** Therefore, at the end of seven years he is out and injured to the extent of \$221. And his mortgage is what? **A.** His mortgage will be the loan, plus the amount of his premium.

**MR. THOMPSON:** Does he give his note for \$500?

**MR. TOBIN:** He gives his note for \$1,000.

**MR. TOBIN:** I want to see the advantages of yours compared with other associations. Now I would take a banking institution; don't some of your savings banks here advance money on mortgage and allow payments to be made by installments?

**MR. THOMPSON:** Yes; though the custom is not as common as it used to be.

**MR. TOBIN:** When these installments are received, then interest isn't reckoned on the whole amount?

**MR. THOMPSON:** When the installment is paid, it pays the interest and reduces the principal.

**MR. TOBIN:** Now, if I should borrow \$500 from one of your savings banks here at 6 per cent interest, say, and should pay in a certain amount monthly, wouldn't my interest decrease accordingly?

**MR. THOMPSON:** Yes; if you made that arrangement with them, of course. It is the difference between an installment loan and a flat loan; by installments you would have to pay part of the principal.

**MR. TOBIN:** Wouldn't it be better for me to borrow from a savings bank than from an association?

**MR. THOMPSON:** You can prove it; it is simply a flat loan of \$500 at a certain per cent, usually 6 per cent. If he gets \$500 on a mortgage and simply pays \$721, it amounts to a flat loan.

**A. SEARBORO:** Here is a point: This gentleman borrows \$1,000 and receives, actually, \$500 in coin; he has the use of that \$500 for seven years; now, he has paid \$210 interest; he has refunded the \$500 he has actually received.

**MR. THOMPSON:** How; by paying installments on his stock? **A.** Yes, sir.

**A. SEARBORO:** The question comes here, if he has only paid 6 per cent per annum on the money he has actually received, I would like to know by what arithmetical calculation these shares are going to mature in seven years?

**MR. THOMPSON:** That is another branch of the subject; we will get to that in a moment.

**MR. DENNERY:** You say he is mortgaged for \$1,000; why does he pay 50 per cent premium and only get \$500; does the stock amount to \$500 or \$1,000 paid in? I would like to know why the mortgage is not for \$500.

**MR. THOMPSON:** He pays it back in the same way, \$500 and the interest; it is simply a flat loan, as we call it, at a certain per cent, usually at 6 per cent; that is common enough; but here comes in a question: He is mortgaged for \$1,000 on the one hand, and paying installments on the other.

**MR. MYERS:** He gives the mortgage for \$1,000.

**MR. TOBIN:** At 6 per cent? **A.** No; he pays 6 per cent on the \$500 he borrows, just the same as in any building and loan association that I have ever become acquainted with,

only the association has the mortgage, and I don't see how they can take it but for the amount of money actually loaned, plus the amount of premium paid; if they didn't do so, what security would they have for the premium which is paid. Now, you have asked a question about a flat loan; I don't say that we call this a flat loan, it is a building association loan; he don't pay us the money monthly on the loan, he pays his money on the stock; the stock is what pays the loan.

MR. THOMPSON: How much does he pay you on his stock?

MR. MYERS: According to that he would pay in on his stock, if he bid 50 per cent, the way bids are running now; allowing that 50 per cent is bid, he would pay in \$511, and he would pay interest on \$500 at 6 per cent.

MR. TOBIN: That is \$210.

MR. MYERS: Wouldn't it be cheaper for him to go and get a flat loan? I say, yes; cheaper for any man to go and get a flat loan. There is no building and loan association that I am acquainted with, or have looked into, but what puts all the credit of each monthly payment to the credit and maturity of the stock, and keeps on charging him interest right along until the maturity of the stock upon the whole amount of the money loaned; and if he can get a flat loan from any one else, and is taking the stock as a "header," or Sinking Fund—if he can get the association to admit him, and not be a borrower, it would be cheaper for him.

MR. TOBIN: According to this you pay in \$721; in other words, you pay in \$11 more than the principal, and 6 per cent interest upon the whole amount you borrow. I ask you, then, are there not associations or savings banks here that allow you to pay by installments, and wouldn't it be far more advantageous to a borrower than to go to one of these institutions?

MR. THOMPSON: It has always been difficult for me, Mr. Tobin, not having had the necessary experience in these associations, to quite understand why the borrower is justified in doing this. In the first place, there is a little contradiction in terms. An association offers a certain amount of money as a loan, and then the premium that is paid is deducted from the amount; in this case, say the amount would be \$1,000, and if they were bidding sufficiently high, 50 per cent would be taken off, but in your way of putting it it appears that a man borrows a certain amount and adds the premium to it. Now, coming back to our own associations, it has always been difficult for me to understand why a man could go into an open meeting and bid 50 per cent discount for a thousand dollars. That has been explained to me upon the ground that he participates in profits, premiums, fines, economical administration, and all that, so that finally, it is not a serious discount; it is not a shaving proposition to him that joins one of these associations. In that respect I don't say the amount of premium is serious, except that your premium, Mr. Myers, seems to be about three times as large as I have ever heard of before; 18 per cent is the largest I ever heard of in California.

MR. DENNERY: The borrower gives a mortgage for \$1,000. If a borrower wants to make a mortgage of \$500 or \$1,000, and gets but \$500, there is no law against it. A man can receive but \$500 and make his mortgage \$500,000 to the corporation; there is no law against it. In this case a man receives \$500; his place is covered with a mortgage of \$1,000, he gives a mortgage for twice as much money as there is received on the mortgage, what condition is this borrower in when a misfortune befalls him? The corporation has his mortgage for \$1,000 and he has received but \$500.

MR. THOMPSON: Wherein is that different, in this particular association, from any other association, except in degree?

MR. DENNERY: What condition, now, is the borrower in? We will say that this continues right on through to the end of maturity, and the party keeps up his payments; if it matures in seven years and the party comes out as a borrower, the mortgage can be released at that time; we will say there is no great loss if it can be done in seven years; but what condition is the party in in two years, or three years, if misfortune befalls him? The association can come in and take the gross amount of their mortgage; what condition is the borrower in?

MR. MYERS: His condition is just like that of one of our borrowers who borrows \$500 to-day, and who has a mortgage of thirty days. He wants to pay thirty days from to-day; all he has to do is to give us thirty days' notice if he wants to pay that debt; and he pays the earned premium, not the *unearned*, and the interest on the money he has borrowed for thirty days; he don't pay a dollar more; you will find it in our circular.

MR. THOMPSON: Wherein is the difference between an association paying a premium or of making a discount of 15 per cent or 5 per cent, except in degree? What would be his condition in your association [to Mr. Myers] if he could borrow money there at 15 per cent?

MR. DENNERY: The difference between 15 and 50 per cent.

MR. THOMPSON: You think your shares a better earning property?

MR. DENNERY: A borrower, having paid his loan before maturity, may continue his stock in force as an investment, or withdraw it at his option; if he withdraws, he will be allowed an equitable rebate.

MR. THOMPSON: To what extent, in your opinion, can a borrower go and be safe? Does it depend upon the prosperity and the earnings of the association?

MR. DENNERY: I will explain: They charge, it seems—I haven't seen it—they charge interest on the money received—the \$500; what difference does it make if he pays interest on the \$500 only; what difference does it make to them except when the man comes to pay. He says: "I have received \$500." They say: "You gave a mortgage for \$1,000." The equitable rebate would be \$50; we will set off \$50, or \$100; we consider that an equi-

table rebate. But where is the party at the end of a year? His whole home is mortgaged for \$1,000.

MR. THOMPSON: Do you pretend to say that at any time they wouldn't release him?

MR. DENNERY: Unless he paid \$1,000.

MR. THOMPSON: Except at their option?

MR. MYERS: When the loan is paid an equitable rebate from the amount of the premium will be allowed. Suppose one of your stockholders should come in and make a bid of 50 per cent, what would be your mortgage then in that case? If the security were good, of course you would accept it.

MR. DENNERY: We make loans in this way: The party bids for \$1,000, and pays interest on the money he receives. The premium is a profit. With them he makes a mortgage for \$2,000 and gets \$1,000. I don't care what the mortgage is, but it is the interest they collect. We don't do that here; we collect interest on the amount of the loan.

MR. THOMPSON: Suppose a man wants \$1,000; you offer \$1,000; he bids 20 per cent; you take off \$200 and give him \$800?

MR. CLARK: He would give a mortgage for \$1,000 and pay interest on the whole debt; we would go to work and let him pay interest on \$500, or pay interest on this amount; it is a deception to him.

MR. MYERS: I am here at the invitation of Mr. Tobin. I didn't expect to see anybody here but myself; at the same time I am ready to go into it in a good, hearty way. I am here to represent as good, as honorable, and as heavy a concern as there is in the business of building and loaning, and to do it in as simple a way as an under officer of the association can. The object, as I understand it, of this interesting matter (without casting any slurs upon any other institution that does differently) is to charge a man interest—and it is no more than correct—upon the actual money that we let him have, and not to charge him interest upon any money that is not in sight—that we haven't got—that he hasn't received; as a matter of future profits we take this course. There are three or four different plans of association; we have taken one of those plans, and we have taken a plan that has succeeded so far. Now, I can't see as we can say to our stockholders, "Here, you mustn't bid but 20 per cent." We are in the money market of the world, and being there we expect to receive bids, and let our money at the highest rate they choose to bid. If they choose to bid 50 per cent, then our stockholders are going to make more. We are not going to say to our stockholders, "You must borrow or get out." We can't do that. You are not obliged to borrow unless you wish. If somebody else wants money worse than you do let him have it. You can take your stock and go borrow of them, pay the interest and draw your \$1,000 a month; pay our \$500, and put your other \$500 in your pocket. You can do as you wish. We won't compel you to borrow. What struck me as a little curious is that we should be called a fraud, or anything of that kind—an institution that I respect as much as possible.

MR. TOBIN: With regard to loans given by your association, you only advance about 40 per cent of the value of real estate, and the party must be a shareholder, so that the party is obliged to give a mortgage at double the amount he actually receives?

MR. MYERS: Not always; he is obliged to do as in sister associations, give a mortgage for the amount he borrows.

Q. Where a party takes it at 50 per cent premium bid, he is obliged to give a mortgage for double the amount that he actually receives? A. Certainly.

Q. Then he pays at the rate of 6 per cent per annum upon the amount actually received by him? A. Yes, sir.

Q. Taking it upon the supposition that the shares will mature in seven years, and borrowing on ten shares of stock this \$500, he actually pays into your association, then, \$721 for the \$500 that he actually receives? A. Yes, sir.

MR. TOBIN: Now, I just want to put it this way for my own information, and afterwards, for the benefit of readers, in my report: A man goes to a savings bank, where he can borrow 60 per cent of the value of his property; he gives a mortgage for the actual amount he receives, not double; he can pay that in installments, in some associations, at least, and he will have far less to pay than \$210. Then your association does not compare favorably to the borrower with our savings banks? A. I wouldn't say that that would be a fair comparison. I would say here: Take five shares of stock, if you please; go to a savings bank or private individual, and borrow \$500, paying them 6 per cent or 10 per cent for their money. Then go to an association and get that loan; you will have to pay a premium of \$500, but you will be saving \$3 each month, and in seven years you will have about \$250 to go towards paying Mr. A. his money.

MR. TOBIN: If I own a \$1,250 lot, I can borrow only \$500 from you. Upon that same lot I can borrow \$750 from the savings bank in San Francisco. I can pay that bank by installments just the very same as I can you; these installments are constantly lessening the amount of interest that I have to pay to that bank. Therefore, under the circumstances, can you deny the fact that the savings bank is far preferable for a poor man? A. Let him take building and loan stock to pay the mortgage with, and it is cheaper.

MR. THOMPSON: Now, suppose he borrows \$500, how much would he pay in? Would he pay in \$700? Suppose I am a member of your association and owe you \$500, how much would I pay you as a subscriber to stock? A. About \$6 a month.

MR. THOMPSON: Suppose I am a member of your association, I have to have a certain amount of stock to secure a certain loan, mustn't I? A. Yes, sir.

MR. THOMPSON: Is it the calculation that the payment I would make on the stock as a stockholder, or dues on the amount that I subscribed for, will offset that amount borrowed at a certain time? A. Yes, sir.



MR. THOMPSON: Now, in addition to my stock paying my debt, must I pay interest on my debt also? A. Yes, sir.

MR. THOMPSON: Then as a stockholder I don't cover my interest simply, I cover my interest and my loan; if I borrow \$500 it would take me seven years to pay it, and then in addition I would have to pay interest? A. Yes, sir.

MR. THOMPSON: It seems to me that our own associations would pay both principal and interest in that time. A. Not in seven years. The higher the premium is, the more profit the members are going to make.

MR. TOBIN: You issue monthly series, don't you? A. That is a question I should advise you to put in your list of questions asked the home office; you understand I want to say only exactly what I know.

MR. TOBIN: Isn't it true of all building and loan associations that each series must stand on its own bottom; that is, the profits upon all the shares of that series must be alike; isn't that so? A. I think so.

MR. DENNERY: No; on all the shares in force at that time the profits are the same whether they belong to that series or other series.

MR. TOBIN: I am taking it from the quarterly statement here. You pay down so much; the profits must be divided equally among the shares in the series? A. Yes, sir.

MR. TOBIN: I ask this question of Mr. Myers: Don't you think the shares in any series stand exactly upon the same bottom? A. I think so.

Q. Now, can you tell me how, then, can the profits or losses, whatever they may be, be assigned to each series when the series are issued monthly, and the accounts made up once a quarter? A. I can't say.

MR. DENNERY: I can't see how it can be done. The way it is done here on this coast is, every time we issue a series, whether three months, six months, or a year, we balance the books up and make an apportionment through the series then in force, and from that date on, the new series participate in the profits; but I don't see, if you have one series one month old, one series two months old, and one series three months old, how you get at it.

MR. TOBIN: That is what I am trying to learn.

MR. MYERS: That is a part of the bookkeeping that I don't understand.

Q. How is it possible to apportion the profits on a monthly series when the profits are only made up quarterly?

MR. TOBIN: Now, in regard to this matter here, this six twentieths profit from lapses: A stockholder who would derive a benefit from a matter of that kind would be, to a certain extent, deriving a profit, not from the legitimate use of his own money, but from the failure of others to pay in their dues?

MR. MYERS: Ain't that right?

MR. TOBIN: That is what I want to have explained. A. That is forfeitures.

MR. DENNERY: The deriving of profit from the misfortunes of somebody else is a fact, but they all go into it in a business way.

MR. THOMPSON: In your own association (addressing Mr. Dennery), as I understand it, you buy me out if I come to you and say I cannot go on?

MR. DENNERY: The by-laws of any one of the associations in this State provide that a man will always get back all that he has paid and a certain proportion of the profits, to be decided by the by-laws or Board of Directors.

MR. THOMPSON: Don't you sometimes have to provide for getting rid of persons who pay their money in, but who are of no particular benefit to the association? A. Yes.

MR. THOMPSON: I have heard that a man sometimes uses it as an investment? A. Yes.

MR. TOBIN: And in that case he always gets back all that he has paid in and the full value of the shares according to the by-laws.

MR. THOMPSON: You can compel him to sell out?

MR. DENNERY: It has never been put in practice to any extent. There is this important question: That is, that no member who joins this association risks one cent; if he only pays one month, two months, six months, or two years. This is a very important point in this case especially, because it seems to me there are statements made here that cannot fail to be carried out, and it may be, perhaps, that some unfortunate person may join the association expecting these statements to be carried out, and after being in six months or a year, he finds out the statements are not exactly correct, and desires to withdraw, and he loses every cent.

MR. DENNERY: Allow me to ask one question right here about loans. I understand from what I have read, that an application for a loan, even though it is only for 40 per cent of the value of the property, has to go to the home office. If a person wants to make a loan here in San Francisco, must his application be passed upon by the local Board or by the home office?

MR. MYERS: By the local Board. His bid goes to the home office, and is placed with all the other bids from all over the nation, and the money comes from there. If he bids the highest bid it will be accepted.

Q. What expense is attached to that bidding—forwarding that bid and getting an answer?

MR. MYERS: We don't charge anything.

Q. I will tell you why I ask that question. I read in a newspaper that an application had been made in Helena, and had been forwarded to the home office, and when they reached it the answer was that an expert would have to be sent from Minneapolis, from the home office, to value the property, at the expense of the applicant; and then, if the

report was favorable, they would consider the application. Now, I want to know if it was a fact or a misrepresentation?

MR. MYERS: I don't think it was a fact, for I think we have no business in Montana.

A. SEABORO: Can you tell me how many loans you have made in this State?

MR. MYERS: I cannot.

Q. Have you made any loans in this State?

MR. MYERS: I am not the loan agent; I have general control of the agency force; I attend to the agency force.

Q. Don't you know how many loans you have made?

MR. MYERS: Mr. J. R. Moles, of Pomona, has charge of that.

Q. What are your powers and duties?

MR. MYERS: To look after members that solicit loans.

Q. Have you made any loans in San Francisco?

MR. MYERS: We have no local Board here.

Q. In Alameda County?

MR. MYERS: I don't think we have.

MR. TOBIN: I have here all the loans that have been made lately and I don't see any California loans at all; up to March 16, 1889, there is not one. The first stock issued in this State was on the fourth day of January?

MR. MYERS: The first that I have any knowledge of.

MR. DENNERY: Suppose that I want a loan and I subscribe for some stock; at the end of three months my application is passed on by the local Board, if you have one; but supposing you have not one, that goes on to Minneapolis; that loan is rejected; what becomes of my stock? Where do I stand? I took it for the object of getting a loan; if I don't borrow I don't want the stock; what can I get for that stock? I have got to go around and offer it to the community.

MR. TOBIN: Suppose a man has two shares of stock; he pays \$5 entrance fee upon those two shares; he pays \$14 40 a year; in two years, therefore, he pays \$28 80; withdrawing if he wants to at the end of two years, he pays \$2 for withdrawing; in other words, he pays \$35 80; what does he get for it at the end of two years?

MR. MYERS: He would get the amount of his money in the Loan Fund.

MR. TOBIN: For two years he pays \$14 40 a year; he would be allowed only 6 per cent per annum for the \$14 40. Would he be allowed the total amount paid in?

MR. MYERS: No, sir.

MR. DENNERY: A man pays 60 cents a month on a share; that is a fact? A. Yes.

Q. Starting from that fact, how much goes into the Loan Fund of that 60 cents, and how much goes into the Expense Fund?

MR. MYERS: At first?

Q. At any time?

MR. MYERS: I cannot tell you. It is 10 cents on a share to the Expense Fund; if it isn't all used there will be more to go into the Loan Fund.

Q. When is it transferred? A. I suppose every quarter.

MR. DENNERY: It seems to me that if anybody goes to either of the Secretaries in this town who is connected with an association, and asks him how the association is run, he is able and ready to answer? A. I am not a Secretary.

MR. DENNERY: Suppose here, a man wishes to subscribe for some shares, what becomes of the money paid you? You say that what is in excess of the expenses goes into the Loan Fund. How is that ascertained? How often do you carry the surplus from the Expense Fund into the Loan Fund? A. You will have to ask the Secretary or book-keeper.

MR. TOBIN: Here is a statement from the book itself: "At any time after two years, and before maturity, the certificate of stock may be returned to the stockholder, and the member will be entitled to receive the money paid into the Loan Fund in monthly payments, with 6 per cent interest." And for two shares a man pays in in two years \$35 80. He wants to withdraw; he pays \$5 entrance fee, \$28 80 dues, \$2 for withdrawal, making in all \$35 80. Now, if he wants to withdraw, for that \$35 80 he will get \$24. For his dues he pays \$1 a month, that will be \$24 for two shares, and will have 6 per cent on the whole amount, which would be \$2 16; that, added to the \$24, would be \$26 16; then he would be out and injured \$9 64. In other words, at the end of two years, if he wished to withdraw, he would lose \$9 64 on two shares.

MR. MYERS: If he had taken ten shares it would have been less in proportion.

MR. TOBIN: The State Bank Commissioners and myself are in duty bound to look after the interests of the people of California, and we want to understand how your institution is conducted—upon what principles it is conducted; we want to know how the money is expended; we want to know the status of your expense account, and we want to know about withdrawal fees and transfer fees, etc.; what becomes of that amount—16 2/3 per cent—the sum paid in by the stockholders. We want to know what becomes of the money; and we demand from you a financial statement of the concern for the two years it has been in existence.

MR. MYERS: It would seem to me nothing but charitable to make that demand through the officials of the home office.

MR. TOBIN: You are the State representative of the institution.

MR. THOMPSON: The Bank Examiner of Minnesota cannot say whether those by-laws are proper or not. The only thing is for him to see that the institution meets its obligations; his business is to see that you do what you agree to do; not that it is a proper agreement. We will illustrate that principle here in our State. The newspaper people



will pitch on the difference between the amount paid depositors of a savings bank and the amount paid to stockholders. Now, that is a question that concerns the institution and their customers; if the latter don't like it they can take their money away. It is not for us to go to these banks and regulate their business and declare their dividends. It is our duty to see that they meet their obligations, and to see that they are sound. Now, this Bank Examiner is not organizing those institutions; he simply sees that they are meeting their agreements.

MR. MYERS: It is the duty of the Bank Examiner to examine the by-laws, and to strike out anything contrary to public policy.

MR. THOMPSON: He is to see that the bank agrees to a certain state of facts—keeps its agreement—but the question of what the agreement is, is purely one between the bank and the customer.

MR. TOBIN: Here is one thing: In the papers here submitted by Mr. Myers, it is stated that the profits of this association are in the neighborhood of 25 per cent, and says, at the same time, according to the rules or regulations laid down therein, that 16½ per cent of the amount that every stockholder pays in every month is taken away and set aside in the Expense Fund. Nevertheless, we are told that the rate of profit is 25 per cent. The profits must be enormous to cover that. After taking away 16½ per cent of the actual amount paid in monthly dues, they say that the remainder will create 25 per cent profit upon the entire amount. I want to get at the details of how that is done. There is another fact that I want to get at. Mr. Thompson is interested in regard to the question of deposits. You allow a person to take paid up stock. What advantages are allowed him?

MR. MYERS: He hasn't any more to pay after that; he can buy paid up stock in two different ways; he can buy that which has no cash dividend, or that which brings in a cash dividend of \$1 50 a share.

MR. TOBIN: A person taking stock in that way is the same as a depositor in our savings banks.

MR. THOMPSON: Isn't there this difference, that a stockholder is responsible for the debts? In this State there is the greatest difference between a stockholder and a depositor. In this case, wouldn't I, by buying this paid up stock, become a stockholder, and responsible for my pro rata of the debts?

MR. MYERS: If he pays his \$40 per share for his stock—he don't make anything by buying one share of stock—if he pays \$40 per share for his stock, he will get, every six months, \$1 50 per share cash dividend paid him, which is charged up to his account, and at maturity he will get his \$100, less the amount of dividends paid.

MR. CLARK: I would like to ask what security has the stockholder in this State that those agreements will be complied with, or must he go to Minnesota to make his claim?

MR. MYERS: I wish you did have a law that would cover that. I tried my best to have a law passed that we should have to deposit \$100,000, but I found the building and loan association men against me.

MR. CLARK: There is no such thing as a deposit in a legitimate building and loan association, for this reason: that a building and loan association is organized to lend out the funds as soon as they come in, and to return to the stockholders dividends from those funds; if we deposit them with the Secretary of State, they are not invested, and make no returns.

MR. SHARBORO: I will ask another question: This organization has been in force two years; the profits have averaged 25 per cent a year; how is it that it will take seven years to make them \$100 a share at 25 per cent premium? Four times twenty-five is one hundred. I reckon this way: 25 per cent premium on the whole amount of profits is 100 per cent in four years. I also call your attention to this point: Here is an association who represent that they have earned 25 per cent; to the members who join this association and fail to make their payments for two years they pay nothing; they lose all their money to the fortunate member who can remain a *little over* two years; they pay him somewhat less than he has actually paid in. Now, I demand, gentlemen, if that is equitable; if this is an institution to be brought before the laboring classes, who generally patronize these institutions?

MR. CLARK: You have asked Mr. Myers many questions he could not answer, but there are many questions he could answer; for instance, this matter Mr. Sbarboro has brought up. If you will continue your investigation in that direction, what he has accomplished so far in this State, you will get some information of value. He says he has taken fifteen thousand shares so far, and if he can tell us how much he has done—how many local Boards he has organized—we can find out what he has done so far in the State.

MR. THOMPSON: You have placed fifteen thousand shares, Mr. Myers. A. Yes, sir.

MR. CLARK: That represents how many members, about? A. I could not tell you. Of the other agencies that I have out—would rather not state them, for this reason, and I will give my reason frankly: there are other competing institutions—national institutions—going over the country; for instance, there is the Security; there is also the National, under the name of the Building and Loan and Coöperative. If I gave the matter out it would get into the papers—there are newspaper reporters here—and it would hurt my business, and I would rather not give my competitors this chance. I have organized about fifteen local Boards in this State.

Q. Most of them in the southern part? A. No; mostly in the northern part—north of the Fresno line; two in Oakland.

Q. Have they paid many dues yet? A. I have nothing to do with the dues; I could not say.

MR. TOBIN: It is only since January, is it not? Your first issue was dated January fourth? A. Yes, sir.

MR. CLARK: You are the State agent. A. I am the State agent.

MR. TOBIN: Under a salary from them? A. I am paid from the home office.

MR. CLARK: And those that get up the local Boards are paid by the subscription on the shares? A. I pay them a commission.

Q. Taken from the membership fee of \$1 a share? A. Set apart from the membership fee.

MR. TOBIN: I see here that the Treasurer has charge of the Loan Fund; it does not say whether he shall have charge of the Expense Fund. Do you know who has charge of that? Is there any officer that has charge of that? A. The Treasurer, I suppose.

Q. All except the moneys that go to the Expense Fund are put into the hands of the Treasurer, but he does not receive the others? A. The Treasurer signs the drafts.

MR. TOBIN [Reads]: "For the purpose of obtaining a successful business management, it may turn over to and pay the person or persons with whom it contracts, or the agent or agents it appoints, what is known as the Expense Fund, provided that all salaries and all the expenses of said corporation shall be wholly paid by said Expense Fund, and the persons so employed must rely for their compensation," and so on. Now, all the money being together in the fund, in other words, the 50 cents a month paid in for dues, interest, premiums, and all that, goes into the Loan Fund, and that goes right into the hands of the Treasurer, and he is held responsible for it; but, as far as I understand it, the Board of Directors have the power to turn over the Expense Fund to the officers, the President, and the others, and these gentlemen have full power? A. I think so; and so in all associations; but some associations don't have any Loan Fund. Suppose the association didn't pay me for my services; I would have to attach the Expense Fund.

Q. The Expense Fund does not go into the hands of the Treasurer, so far as I understand this? A. I think it does.

MR. TOBIN: It is strange, Mr. Thompson, that it does not state who has charge of the expenses.

MR. CLARK: Is there anywhere a provision in those by-laws for accountability of that Expense Fund?

MR. TOBIN: No, sir; that is why I am pressing Mr. Myers on this point. I cannot find any protection thrown around that Expense Fund for the benefit of the stockholders.

MR. MYERS: I think that means just this: In the collection of that admission fee, if I have been delegated by the proper officer, I can pay them the commission and then take that out of it.

MR. TOBIN: I can understand how the Treasurer is put under bonds, and how he is obliged to give an account for every cent that is paid into that Loan Fund; he is a responsible officer. But who is the gentleman who has charge of the Expense Fund? What officer is placed under bonds with regard to that, or who is accountable for it? A. We are all placed under bonds.

MR. CLARK: Fifteen thousand shares have been issued, and \$15,000 in entrance fees received. Is there any officer charged with the keeping of that \$15,000? Is there any provision in your by-laws or constitution by which you are obliged to account for what became of that \$15,000?

MR. MYERS: We have to make our accountings. Under our State laws it is the duty of the Bank Examiner to say whether such officers shall give bonds.

MR. CLARK: Don't shirk the question. Is there under your rules—do you know of any rule in your association which directs the accounting to any one of the Expense Fund? Is there anybody that has charge of the Expense Fund, and accounts for it to the shareholders? Have the shareholders any right to know what becomes of the Expense Fund? A. Yes, sir; under the laws of our State the Bank Examiner has a right to demand every single thing.

MR. TOBIN: Here is a fact that particularly strikes me when I see that according to their own statement one hundred and thirty-five thousand shares have been issued up to January 9, 1889. That means at least \$135,000 paid in, and goes to the Expense Fund; and that means \$13,500 a month also. I want to know who has charge of this amount of money, as it doesn't go into the hands of the Treasurer? A. I think it all goes into the hands of the Treasurer.

Q. The Treasurer shall have charge of the Loan Fund. There are only the two funds. What I want to get at is, who has charge of the Expense Fund. It states that the surplus shall go into the hands of the Treasurer; but who has charge of the matter first, not the surplus?

MR. A. SBARBORO: Every principle of this institution is entirely different from the building and loan societies; all gentlemen here will admit that fact; whilst in their very pamphlets here they deceive the people by making those statements. [Reading:] "The plan of this institution is not new, but substantially the same as that of the Pennsylvania building and loan associations which have been so popular, and have been adopted all over the United States. Building and loan associations have been successful in England and Germany for years." That is all right. Those building and loan associations worked under the same plan as they work in Philadelphia, and I say this institution is not worked the same, and it tends to deceive the people that join it.

MR. TOBIN: We are anxious to get at the workings of the institution and all the details that we possibly can get. Afterward, it would be obligatory, of course, to compare it with the workings of your associations, so that the people may detect for themselves

whether it is good or otherwise, whether safe or risky. It is for the people to draw their own conclusions.

Mr. MYERS: I don't think there is a single building and loan association but what will say that we have increased the interest in and business of your local institutions.

Mr. THOMPSON: Wherein do you claim that your institution is more properly a building and loan association than the others—than our local ones?

Mr. MYERS: We are on the Philadelphia plan, and they are not. There are on this coast, I presume, a number of building and loan associations that are strictly building and loan associations. I haven't investigated all of them.

Mr. THOMPSON: Wherein do they depart from the Philadelphia plan? A. For instance, you have a building and loan association here that has given us more trouble, and more questions whether building and loan associations are safe, than any other institution I have met with. They propose to do this: We will sell you stock; we will take this, and buy the land and build the house. That society has been quoted to me. There are others here which are strictly building and loan. I have studied it up, and every work I could get on the subject I have read. I know of an association that borrows money just as it takes it from its own members, and loans it out again.

Mr. DENNEY: By overdrawing on the Treasurer, and the reason of that is, that, in this country especially, when a man wants anything he wants it right then, and not six months hence. If I was to buy a home for my family to-day, say, I join an association with the object of getting a home; I find a piece of property that suits me, and I want it. If the loan association cannot accommodate me, I have no use for the loan association.

Mr. THOMPSON: Those loans when we find them in the banks, we may assume are pretty good loans, are they not? Are the building and loan associations always solvent?

Mr. DENNEY: I will answer you that by telling you that building and loan associations were started in 1874 in this State, and to my knowledge one half of them have wound up and paid off their full series; and there has only been two institutions where there was a defalcation, and that didn't affect the final result but one month. The one that I represent owes Daniel Meyer \$100,000, and he hasn't even the scratch of a pen to show that we owe him a cent, except our pass-book. He is the Treasurer, and on the debit side of our pass-book there is "Balance due the Treasurer, so much." They have \$200,000 or \$300,000 in assets—first mortgages.

Mr. TOBIN: Mr. Myers, what are your duties as State agent?

Mr. MYERS: They are to look after the agents and see that they do their business in a straightforward manner, without misrepresentation, and to look after the general work of soliciting.

Q. Do you appoint them? A. Yes.

Q. Do your appointments bind the home office? A. Yes.

Q. Do you issue stock and collect money for it? A. No, sir; it takes all my time to look after the men.

Q. If a man pays you on ten shares of stock \$10—

Mr. MYERS: On ten shares he pays me \$10; that carries him over for a month.

Q. What does he get for that \$10? A. My receipt, or my agent's receipt.

Q. Your receipt for \$10 for so many shares of stock? A. My receipt for \$10, for so many shares of stock.

Q. Does that bind the home office to issue those ten shares? A. That binds the home office to issue those ten shares.

Mr. THOMPSON: He cannot be released from that, so far as the company is concerned, for two years?

A. SEABORO: That is where it differs from the Philadelphia plan. It is not so that they are working under the Philadelphia plan. In every loan association the principle is the same; the whole amount which a man has paid he is entitled to at any time—the next day if he wants it.

Mr. TOBIN: You have the power to appoint the first officers and members of the association, *pro forma*? I notice that in your by-laws you state that these gentlemen are simply officers of the local association, and that they are not officers of the national association. It says that all property upon which loans are made shall be appraised by the appraiser of the association. Will that mean, in this case, that the local appraiser shall appraise the property? A. The local appraiser appraises the property, and the State agent will examine that. The local men might say: "We will put the value away up," unless they should require some check on it. Our local loan agent goes around; that gives us a check, so we get a fair value.

Mr. TOBIN: The first thing, then, is that the appraisers of the local Board must appraise on the security? A. Yes, sir.

Q. Then, secondly, your State appraiser goes around and examines it? A. Yes, sir.

Mr. CLARK: I hold it would be impossible for them to make a loan in this State, for the simple reason that, in the first place, the borrowers generally demand more than 40 per cent of the value of property; and, in the second place, when a member desires a loan, if he has to go to Minneapolis first, before he can get the loan, he will go without it. When a man wants anything, he wants it.

By consent Mr. Tobin adjourned the session to two o'clock to-morrow afternoon, May sixteenth, at the same place.

OFFICE OF JAMES A. THOMPSON, BANK COMMISSIONER,  
528 CALIFORNIA STREET, SAN FRANCISCO, May 16, 1889.

Investigation resumed, pursuant to adjournment, at two o'clock p. m. The following named gentlemen were present and took part in the examination: Mr. A. Sbarboro, Secretary of the West Oakland, and other loan associations; Mr. Charles K. Clark, Secretary of several loan associations; Mr. L. L. Dennery, Secretary of several loan associations; Mr. L. Dennery, Secretary of several loan associations; Mr. W. L. Goldberg, agent of the Security Building and Loan Association, Minneapolis, Minn.; Mr. R. B. Myers, State agent of the American Building and Loan Association of Minneapolis, Minn.

Examination conducted by Mr. J. J. Tobin, Commissioner State Bureau of Labor Statistics.

A. SBARBORO.

COMMISSIONER TOBIN: Mr. Sbarboro, I would like to ask you a few questions in relation to your associations. How many of these associations are you Secretary of here? Answer—Four.

Q. Is there a limit to the number of shares that any one stockholder can hold in those associations? A. There is.

Q. About what is the limit? A. Our by-laws say that a member shall have not less than five nor more than fifty shares standing in his name.

Q. About what is the limit of capital in the associations that you are Secretary of? A. Three of them have five thousand shares of \$200 each, \$1,000,000; and one of them has ten thousand shares of \$200 each, \$2,000,000.

Q. What is the usual rate per share, and how is it paid? A. The rates are \$1 for each share per month; there is also charged an entrance fee of 10 cents for each share.

Q. What is the withdrawal fee and transfer fee for each share? A. I would say that the entrance fee is very low with us, as it goes into the general funds of the association. As to withdrawal, there is no charge for withdrawal.

Q. Do all the amounts paid in in the way of entrance fees, as well as fines, dues, and premiums, go into a common fund? A. They do.

Q. Can a person who becomes a stockholder in your associations withdraw, if he wishes, at any time? A. At any time, by giving thirty days' notice. Generally we pay him immediately on application, if the money is on hand; if we haven't the money, he has to wait fifteen, twenty, or thirty days, till it is collected.

Q. Do you pay him the full amount or less or more of what he has paid into the association? A. I will explain that thoroughly [reading from the by-laws]: "Withdrawing stockholders—Those wishing to withdraw from those associations, or desiring to surrender a part or all of their stock, shall be entitled to receive from the Treasurer premiums or installments actually paid upon each share after deducting all fines and forfeitures they may have incurred, together with one half the profits thereon earned, unless said shares shall be a part of any series upon which at least sixty installments shall have been paid, in which event 60 per cent of the profits shall be allowed; and on series of twenty-five installments paid, or par, 75 per cent."

Q. In other words, he always gets more than he paid in? A. He does.

Q. Did you ever know of an instance of a person withdrawing from any other such institution receiving less? A. No, sir; it cannot be done.

Q. Do you have it stated what amount a person is entitled to receive on withdrawing at any time after you calculate the amount of profits upon any series? A. Every three months we issue a printed report showing the earnings of the shares at that time. This report shows the withdrawal value, as well as the "book" value, so called, and every member knows exactly what he is to receive on withdrawal.

Q. Is any part of the amount that stockholders pay in set apart as an Expense Fund, or for the purpose of paying the expenses of the association? A. There is not.

Q. There is no percentage of the amount paid in set apart for that purpose? A. No, sir; the expenses are paid from the general funds of the association, just as taxes and other expenses.

Q. Now, I would like to ask you, in the conduct of these associations of which you are Secretary, is the prominent object you have in view the benefit of the borrower? A. It is principally for the benefit of the borrower, as you will readily see in the articles of incorporation, which say that "the purpose for which it is formed is to make loans to its members for the purpose of aiding them in acquiring and improving real estate, taking mortgages as security."

Q. If a person should become a stockholder in your association for the purpose of deriving a larger amount of interest than he could receive from a bank, could that person continue right straight along a member until the termination of the series? A. I can speak from experience on that point. I have been connected with these associations for the past fifteen years, and although we have never compelled any member to withdraw, we find it is a fact that the non-borrowers, as a general thing, do not remain until the shares mature; they withdraw previously, and upon their withdrawal a certain amount of the earnings is retained, equivalent to the premium that is paid by the borrower. I have now, just maturing, a series in the West Oakland, and out of two thousand shares there will be but seventy shares that will mature as free shares. We have never compelled any member to withdraw, for the simple reason that we have always been able to invest all the funds in the association.

Q. Is it not the policy of your association that members who are non-borrowers are generally compelled to withdraw from the association before the shares mature? A. That

is the case where the capital accumulating should not find ready borrowers, but where there are ready borrowers, we don't compel them to withdraw; as I have stated, we find by experience that they withdraw voluntarily. When a man has \$1,000 or \$2,000 invested in the association—it may be four, five, or six years old—he wants to buy a horse, or a wagon, or a store, or something, as a general thing he withdraws voluntarily.

Q. Do you hold out, in any of these associations that you are Secretary of, any inducement in the way of high interest to get people to invest—I mean to be free shareholders? A. No, sir; we advance no inducement for that purpose to investors, but we advance inducements to the wage earners, for the purpose of saving some of their wages every month upon which to receive a good rate of interest, and eventually either borrow and build themselves a home, or, as I said, withdraw for the purpose of going into some kind of business.

Q. Can you give the name of that association in which you stated that, out of two thousand shares only seventy were free, or, in other words, held unpledged stock? A. The West Oakland. We have already matured the first series of that association in nine years and eight months. It originally had three thousand shares.

Q. About what is the average number of years that it takes stock to mature in the associations that you are Secretary of? A. It will take between nine and ten years.

Q. How long must a stockholder be a member before he can borrow money in your associations? A. He can make a loan immediately upon becoming a member and subscribing to the stock.

MR. MYERS: Should the amount of shares cover the amount borrowed, as well as the amount of the premium?

MR. SHARBORO: The member has to have ten shares in order to borrow \$2,000.

MR. TOBIN: When the ten shares mature it is for what amount, \$2,000? A. Yes, sir. Now, he pays, as a general thing, about 15 per cent premium on that, say \$300, and receives \$1,700 net cash.

Q. What per cent do you require that the property should be worth, as compared with the amount of the loan—what margin? A. As a general thing we could loan as high as 80 per cent of the value of the property. On property worth \$5,000 we can make a loan of \$4,000, out of which is deducted the premium; that leaves a little over \$3,500, somewhere along there.

Q. What amount of mortgage has a person to give—on a loan of \$2,000, not the net amount received? A. No; he gives a mortgage for the \$2,000.

Q. What rate per cent is charged? A. Six per cent per annum on the \$2,000.

Q. Now, I want you to calculate just as I did yesterday, taking shares that mature at ten years; how much would a person pay in for those ten years, taking ten shares? A. At the suggestion of Mr. Thompson, yesterday, I have prepared a small list: I assume that the loan will run ten years. A man borrowing \$2,000, at 15 per cent, which is our usual premium, receives \$1,700 net cash; he pays on that \$10 a month for one hundred and twenty months, amounting to \$1,200; therefore, he pays \$700 for the use of the \$1,700 for ten years. That is all that he pays. You see, he receives \$1,700 cash; he pays \$10 a month for ten years; altogether, including interest and shares, \$1,200; therefore, all that he pays is \$700 interest. Now, I have made a comparison, according to the suggestion of the Bank Commissioner. Had he borrowed that money from a bank, how would he be? He would have borrowed net \$1,700, of course, upon which he would have paid, we presume, the rate of interest of 6 per cent per annum—\$8 50 per month; then he would have paid, in ten years, \$1,020 interest; but, of course, presuming that he is an economical man, he would set aside the difference between \$20 and the \$8 50, and deposit it at the bank, which pays him 5 per cent per annum interest; thus, he would receive on those deposits \$345; therefore, as I say, if he should have deposited that \$11 50 every month regularly, it would only have cost him \$675 interest for the loan, for which he has paid the association \$700. The association has charged him, then, \$25 more than what he could have got the same loan at the bank for. But you will readily see the advantages that these associations give, for the reason that not one half of the borrowers would have saved that \$11 50 a month; they would very likely have squandered it, and they would owe their original mortgage at the expiration of the term. And then, again, as I have observed, these associations can loan a great deal more than the banks can. They are generally small loans, and they are made to persons who build themselves a home. Now, a bank is a large institution, and they loan to speculators, and must make large loans. Of course, if they loaned on such margins as we do, they wouldn't be safe. A person having a lot, say, worth \$1,000, goes to a bank and says: "I want to build a house to cost me \$3,000; will you loan me the money?" and the bank will not do so. These associations will loan him that \$3,000, and what is the result? That man ceases to pay rent, and at the expiration of ten years he owns his own place.

Q. Your argument is: in the society he is more likely to pay up his installment than he would be to pay the bank? A. Precisely. There is that advantage, he is more likely to pay up the loan; and there is this advantage, that, in mutual loan associations, he can make loans that he can't make at the bank. They seldom lose. In fifteen years, I can say that, in the four associations I am connected with, we have never foreclosed a single mortgage, no man has lost his money, and the associations have not lost a five-cent piece. Our reports show that the arrears are merely trifles.

Q. How much have those four associations loaned out? A. The four associations have nearly \$1,000,000 loaned out.

Q. Do any of the shareholders or stockholders forfeit the stock in the associations for non-payment of dues, or for any other cause? A. They do not. If a member is in

arrears for six months, we notify him, through our Treasurer, that he must pay his dues; and if he fails to do so, we see what his stock is worth, charge him the fines he has incurred, and credit the balance to his account. However, in the experience that I have had, we have never had occasion to do this, because, if the members cannot pay, they withdraw and receive their money.

Q. Have you ever accounted in the profits for any credit for forfeited shares or lapses? A. No, sir.

Q. Do you think it would be fair or just to take the money paid in by any of your members, who, after paying in for some months, were unable, or did not, or refused to pay any further—do you think it would be right or proper for you to take those shares and charge them up to account of your profits? A. I do not think that that is the aim of building and loan associations.

Q. Have you ever, in your declaration of profits, made a percentage appropriation such as 1.20, 1.10, 6.20, whatever it may be, of such forfeited shares, mentioning it as a portion of the profits of your association? A. I have not.

Q. Why? A. Because there have never been any forfeitures.

Q. In case a stockholder paid a certain amount of money into your association, and then suddenly ceased to pay and you lost trace of him, what is done with that stock? A. Well, we have never had an occasion of that kind, but the very simple way to do would be, after the expiration of six months, if we couldn't find him, we should put it to suspense account to his credit, and when he should turn up, account to him.

Q. Have you any such account as that? A. No, sir.

Q. Now, with regard to loans you issue, do you charge anything for appraising the property of the applicant? A. We do now. We charge for the Security Committee, composed of three members, who are generally business men, who have to go to Oakland and other distant places—we charge the borrower \$1 for each Director, that is, \$3 for each loan made, irrespective of the amount. If we don't grant the loan, the Directors receive nothing for their work.

MR. THOMPSON: The risk that the company runs, if it runs any at all, is at the beginning; the longer a borrower lasts the less the risk? A. Well, the Directors work this way: In the first place, a borrower has to deposit some money or some real estate, or some security; in the second place, they examine his affairs and see if he can pay his dues.

MR. TOBIN: Do you publish financial statements of the workings and results of the different associations that you are Secretary of? A. I publish a report every three months in every association, and at the annual meeting there is an election from the shareholders, outside of the Board of Directors, of an auditing committee, who examine all the books and accounts for the past year and make a written report.

Q. Does your financial statement give in detail the several items of expense? A. It does. The report says "Simple expenses for the three months," for instance.

Q. I see here "Amount of Dues," "Amount of Fines," "Amount of Premiums," "Loans Repaid," and "Overdraft." Then the disbursements accordingly. Are your books open to the inspection of stockholders? A. They are; and at every meeting, and the annual meetings, the stockholders are invited to examine all the books during business hours; they are always open to them.

Q. As we made a calculation on yesterday of what the amount paid in would be upon two shares of the American Association, I would like to have you calculate for me the amount paid in and the amount a member would be entitled to withdraw in two years in your association. I believe you have it here all figured out? A. [Figuring] I have it eighteen months and thirty months.

Q. Just take two shares? A. In two years he would have paid \$24; he would be entitled to \$30 upon withdrawal.

Q. He paid in \$24, and would receive about \$6 interest. That would be the value? A. Yes, sir.

Q. What fee would be charged for withdrawal? A. Not a cent.

Q. Can a member withdraw at any time? A. He can.

C. K. CLARK.

COMMISSIONER TOBIN next examined C. K. CLARK, Secretary of several local associations.

Question—Mr. Clark, would you like to make a statement regarding your associations?

MR. CLARK: Ours are pretty much like Mr. Sbarboro's. There is one thing in regard to suspense account I would speak of—money that might be on hand belonging to unknown members, similar to moneys never called for in the Hibernia Bank. On one of my books I have one or two cases in suspense account. I have one case of a party who allowed his stock to run behind; went to Mexico, and was gone a number of years; he was behind six months, and I had transferred his account to suspense account. When he came back, he dropped into the office, and I notified him that he had a deposit in suspense account of some \$75 or \$80—the amount was small, but he was glad to get it.

Q. I would like to ask, Mr. Clark, how many of the associations are you Secretary of? A. Six; three in San Francisco, and three in Alameda County.

Q. Do you ever have accounts of fines? A. After six months' fines a man is allowed the surrender value of the stock, less the fines he owes.

Q. It is carried, then, for six months? A. We give him six months' time to pay up.

MR. THOMPSON: There is no such thing as the total forfeiture, in any of your associations, of the value of the stock? A. Impossible. There is six months' fine, and then the account is carried to suspense account, and the party is notified by letter.

MR. TOBIN: On ten shares of stock how much would a member be fined for six months? A. One dollar a share would be \$6 for six months.

Q. That is all that can be charged? A. All that can be deducted on ten shares—\$1 a share.

Q. The shares you carry for a stockholder can never revert to the society? A. Never.

Q. Therefore you can have no such thing as "lapses" upon shares? A. I do not know any such term as "lapses."

Q. Do you ever credit in any place in the profits of your association, or account in the profits, any such forfeiture of shares? A. We have never accounted for any such thing as a forfeiture of money that a party has deposited on his stock—\$1 a share. The only thing that is occasionally credited is "bonus" on shares withdrawn. The party is allowed a certain profit, and the full profit is not always paid on withdrawal.

Q. In the association that you represent do you allow borrowers the full amount of their shares? A. We allow them to borrow on the par value of the share. The plan now becoming popular here is what is called the "net plan of premium." The borrower receives nearly the full amount; on ten shares he receives nearly \$2,000—within about 3 per cent—about 97 per cent of the full amount.

Q. In other words, he receives 97 per cent of the loan, and he pays the first interest—the first year's premium—in advance? A. Yes, sir. This plan is regarded now as the best in many respects. Instead of the premiums being, as in the American, 50 per cent, the tendency is to lower the premium in the "net plan." This is more equitable, and is considered the best plan.

Q. I would like to ask you, Mr. Clark, in the different associations that you represent, in shares which are matured, has every person who has obtained a loan paid in a larger amount in order to pay back that loan than the amount of money that was required to pay back the loan and mature the stock? A. The loan runs one hundred and twenty months.

Q. Ten years? A. Yes. He pays \$120 on one share; and the interest at 6 per cent would be also \$120; that would be \$240; therefore he would pay back, according to that, \$40 a share over the value.

MR. TOBIN: What is the average time it takes in your associations for a share to mature? Or does it differ very much in the different societies? What is the usual time?

MR. CLARK: Our association has matured shares; the shortest run was eight years and seven months; since then they have matured in nine years, in nine years and two months, and nine years and three months. The reason why one has matured a little sooner than some others is because the premium during that time of about ten years has been a little higher at times than others, which makes the difference. The result is about the same in all the associations whether they mature in nine years or less.

Q. Is it the policy of your associations to encourage high premiums? A. All associations now are adopting generally a rate of premium that is equitable or an equal average for the whole time, which is 15 to 20 per cent. We do not encourage members competing and running it up any higher than that. That is because the shares are based upon nine years' maturity, or in that neighborhood, and the association pays the mortgage tax. Nine years is considered a fair run for the loan, while the association pays the mortgage tax.

Q. And the premium runs from 15 to 20 per cent? A. Yes, sir. If the premium averaged 10 per cent, the series would run twelve or fifteen years; if it is 20 per cent, it will easily run out in nine years; 12 to 15 per cent, it would run ten or ten and one half years; interest would be 6 to 7 per cent.

Q. Upon what amount do you loan, that is, what per cent? A. Seventy-five to 80 per cent; the moral hazard is taken into account.

Q. In other words, you advance about 75 or 80 per cent of the value of real estate? A. Yes, sir; 75 or 80 per cent if the character of the borrower is A 1; he would get a better credit than one who was not a regular wage earner. The charge for appraisal is \$2 50 to \$3 per loan; many times our committees go from six to ten miles to appraise. Prior to three years ago, security committees in my associations never received anything, and they paid all their own traveling expenses.

Q. When, then, you advance loans on the value of the shares, upon what per cent is it? A. The full amount paid in he can obtain on a loan, together with the surrender value or profit.

Q. I see, by the rules of the American National Association of Minneapolis, that only 75 per cent of the value of the shares may be loaned? A. That doesn't include the premium; that is 75 per cent net, not gross.

MR. THOMPSON: Seventy-five per cent of what he paid in?

MR. MYERS: That is what he gets net; we don't call it part of the premium bid; that is where we get confused and misrepresented. That is the net that he receives, cash in hand.

MR. CLARK: A member can borrow what he would get if he surrendered his shares. If they were turned in he would receive a certain amount; he would probably get a certain amount, less six months' fines; he would get the withdrawal value of the shares.

MR. TOBIN: How long must a stockholder be a member before he would be entitled to a loan?

**MR. CLARK:** All stockholders can obtain loans the very night they join, if they choose.  
**Q.** Can a member withdraw at any time? **A.** He can, at any time. The by-laws provide for thirty days' notice, which notice, during the last twelve years, we have never had occasion to exact.

**Q.** Has any member withdrawing from any of your associations ever drawn out less than he put in? **A.** Never; he has always drawn more—the amount paid in and 6 per cent interest for the average time that he has been a member. The first year, in most of the associations, he will probably obtain a little profit; the profit increases the longer he stays in.

**Q.** Are non-borrowers allowed to remain in until their shares mature? **A.** The non-borrowing members drop out, naturally, in the course of ten years. The first series I had mature was a series of about one thousand two hundred shares, and upon maturity we found there were but fifty free shares. They drop out voluntarily. We never have exacted the rule of involuntary withdrawal, although the by-laws of all associations have that provision to force a man out.

**Q.** About what percentage of stockholders in your association remain non-borrowers upon the termination of a series—the number of shares? **A.** The instance I spoke of—the case of twelve hundred—there were fifty shares free out of twelve hundred; and out of a series of thirteen hundred shares, there were from twenty-five to seventy-five at the termination or maturity of the shares.

**Q.** Is it the policy of your association, by its course of management, to encourage a stockholder to borrow, and not to remain an investor? **A.** The prime objects of the associations is to loan money to borrowers; they are organized for that purpose. The other purpose is as a savings bank, by which the non-borrowers or investors have a place for depositing their money, requiring them to make this deposit, which is different from the savings bank; the savings bank has no requirement of this deposit. This requirement is a stimulus to the party to make the deposit, and there is the further stimulus that the profits are a little larger than those of the savings bank. Those two things—compulsory payment and the increased profits—are what bring in the depositors or the non-borrowing class. And there is also the fact that whenever they need their money it is there ready for them to get it upon no longer notice than thirty days, and generally twenty-four hours' notice, which is a feature similar to the savings banks, in that the depositors can make their deposits and obtain them back again with some accumulation of profits.

**Q.** Do you issue paid up stock? **A.** In one association we have a provision in the by-laws by which parties whose stock has become matured can deposit it, taking paid up stock, and also they can make a payment at once, if they so choose, of the full amount or par value of the stock. A person can deposit the full paid up amount at once, or he can be ten years making that payment, and after ten years the association will owe him \$200 a share. He can then obtain from the association a certificate of paid up stock, and allow that to remain in any one of our associations.

**Q.** Of course, you know the full workings of the associations in this city. Are there many who issue paid up stock? **A.** I think there are none in this State, except the one I mentioned; it is the only one I know of. I think the one I have is the only one that has that privilege, which has been adopted in preference to an overdraft at the bank—as the paid up stock decreases the amount of money needed from the bank. In other words, the association will owe their own members on paid up stock in preference to owing money borrowed on the outside; and they can be repaid to the members at any time by commencing with the last lot on deposit, and then paying the next one, and so on back to the first. If money accumulates in the treasury, they can repay this money to depositors of paid up stock.

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L. L. DENNERY.

**COMMISSIONER TOBIN** next examined **MR. L. L. DENNERY**, Secretary of local associations.  
**Question—**Mr. Dennery, how many associations do you represent? **Answer—**I represent four that are organized and one that is in process of organization.

**Q.** How long have these associations been in existence? **A.** The oldest one has been in existence eight years last Tuesday; the next one has been in existence since four years and a half; the next one, three years and a half; and the last one about two years and a half.

**Q.** How many series have matured? **A.** None have matured in any of my associations yet.

**Q.** Mr. Dennery, you heard the testimony yesterday regarding the national association? **A.** Yes, sir; the American.

**Q.** I would like that you would point out the differences, because I am very anxious to know what are the main points of difference in the operation of your local associations here and the American, or national association? **A.** Now, before I go into that, I want to say, Mr. Tobin, that although my oldest association is only eight years old, I have been Secretary since 1877, that is for twelve and one half years, and I wound up three of the old style terminal associations. Since 1877 I have devoted all my time to loan associations; I have no other employment now. The main points of difference are, first, in the national institutions, as you call them, a shareholder loses all he has paid in unless he remains twenty-four months; that is the forfeiture plan, which is very much like life insurance.



Q. I think the laws provide that if members do not continue paying, that, after receiving proper notice, their stock is auctioned off in the rooms of the association to the highest bidder, and if an amount beyond and above the dues and fines coming to the association remains, that that shareholder is entitled to that amount; isn't that so? A. That is not what I understood; I think he forfeits all that if he pays six months and then stops.

MR. TOBIN: I will read that portion of the by-laws. [Reads]: "Selling at auction—arrears. The surplus arising from such sales, after paying back the monthly dues and fines, shall be paid to the original owner. If the stock does not bring enough to pay what is due thereon, it shall be bid in by the association and canceled, and the amount standing to the credit thereof in the Loan Fund shall be divided among the other shares as profits." This, I suppose, is meant as lapses?

MR. MYERS: That is a portion. [Reads]: "Whenever any stock is to be sold for arrears, a notice stating the time and place of such sale shall be mailed to the owner of such stock at least ten days before the date of sale. The sale may be adjourned from time to time as may seem best."

MR. TOBIN: I know that it states here that no stock can be withdrawn for a length of time.

MR. DENNERY: That is the thing; if the stock cannot be withdrawn after a shareholder loses the ability to pay. Suppose he has a clerkship that pays him \$100 a month, we will say, and if his expenses are only \$75, he may think he is able to take ten shares and pay \$10 a month; at the end of twelve or thirteen months he is thrown out of employment—which happens very often in this city; he is five, six, seven, or eight months without being able to find other employment; during that time he cannot pay for his shares; if he was fully able to pay when he took them, he now loses all he paid in during the time he was able to pay, unless the shares were twenty-four months old.

MR. TOBIN: I don't see it in the by-laws, but it was stated here in regard to that association, that if a member has paid in that way for a year, and then falls behind for want of work, or for any other cause is unable to keep up the payments upon the ten shares, he may apply to the association for, say, five shares to be continued; in other words, he will get five shares paid up to the end of the year. For instance, he has ten shares paid up for one year; he cannot pay anything, and he applies to the association, and they give him five shares paid up two years. A. That is the main objection I have to these associations, because they borrow many life insurance features. If you take a policy payable in ten years, and at the end of three years find yourself unable to keep up your payments, they will give you a paid up policy for as many tenths of the amount as you have paid years. That is the main objection I find; they are too much like insurance principles applied to loan associations, which makes them insurance companies instead of building and loan associations.

MR. TOBIN [Reads]: "Any time after one year, if a member is sick, or for any reason finds that he is unable to continue his payments on his stock, he may return his certificate and receive a new one, of the same date as the old, for a less number of shares. The money paid on the old certificate in monthly payments would be applied on the new ones as far as it would go. Thus, a member who has carried ten shares one year can get a new certificate for five shares which will be paid up for two years, or a new certificate for two shares paid up five years." But where is the provision for the man who has paid for ten or eleven months?

MR. DENNERY: That is what I say; a man who has paid for eleven months forfeits just the same as in a life insurance company.

MR. SPARRORO: Mr. Tobin, this principle of selling is another thing—this principle of selling the stock—to parties in this State, where it is three thousand miles away, it means that the association has a right to buy it in for what he chooses. They simply lose that stock and it becomes a lapse to the association for the full amount paid in.

MR. TOBIN: You, gentlemen, have had doings with the stock business, as I have. There are few people in any part of the United States who have had more experience in what is meant by "auctioneering off shares," or more familiar with the operation. You go into a stockbroker's, or any mining office upon the day of sale, and you just find how many are gathered together. Where are the people who own the stock? Of course we will say, that is their business; that is so, but it is a fact they do not attend.

MR. DENNERY: And they do not attend because they haven't a cent of money to pay for it; if they had the money to pay their assessments they wouldn't allow the shares to be advertised for sale. Another great point that sticks in my craw is the far famed "Expense Fund." Now, I find that in this State, according to Mr. Myers' statement, they have sold fifteen thousand shares since the first of January. At the lowest estimate they have received \$15,000 of entrance fees, because there is no place where they pay less than \$1 a share. They have received \$15,000 for the Expense Fund. Then Mr. Myers tells us they have paid about two installments on those fifteen thousand shares—\$9,000 they have paid. What I was coming at is, that they have paid two months' installments on fifteen thousand shares; for the Expense Fund, 20 cents a share, or \$3,000; and \$15,000 entrance fees; so that the people of this State have contributed \$18,000 to the Expense Fund, and so far as we know, they have done no business in this State except to sell shares.

Q. That is, they have made no loans? A. They have made no loans so far as we know.

MR. TOBIN: Mr. Myers said yesterday in his testimony that he knew of no loans advanced in this State, so far.

MR. MYERS: I am not the loan agent.

MR. DENNERY: As far as we know there have been no loans made in this State. The

plan is—at least so it works in this State—the loan agent is located in Pomona, the head solicitor is located in Oakland, and no telephonic communication between them.

MR. DENNETT: I find that, last year, we received in the Union Loan Association \$140,000, which went out again. The expenses have been \$2,487, and last year the expenses were higher, on account of some litigation which arose in the association; we had about \$150 legal expenses. Thus, you will see, we had \$2,487 expenses. According to my figures, that makes 1½ per cent expense of running the machine on the amount of money actually received and the amount of business actually done.

MR. TOBIN: That is the amount received from all sources? A. The amount received from all sources.

Q. One and three quarters per cent is the full amount for running expenses? A. Yes, sir. Here is a tabulated statement that will answer a great many questions you have been asking.

MR. TOBIN: In any of your associations do you put by a certain amount of money paid in for expenses? A. No, sir.

Q. Do you know of any association that does? A. No, sir. The expense account is a regular account the same as any other account, and the same portion of the book shows where every cent of that expense has gone to in detail. My journal shows that a check has been drawn for one hundred and so many dollars, and each and every item is given. For instance, the journal shows "75 cents for postals; \$2 for printing."

Q. Do you have any other salaried officers in any of your associations outside of the Secretary? A. Yes, sir.

Q. Who are they? A. In the associations of which I am Secretary, the Directors get a "presence fee," so much for being present at each meeting; they get \$2 50 for being present at each meeting—monthly meeting.

Q. Do any get regular salaries? A. In some of them the President gets a small salary.

Q. About how much? A. From \$50 to \$75 a month. The Secretary is the only one that is paid a regular salary, and the salary, compared with the business done, is not what would be considered a bank clerk's salary.

MR. THOMPSON: As the institution begins the salary is small, and as the business grows, the salary grows? A. Yes, sir; when the Union was started I received \$50 a month salary, and the salary has been from time to time increased.

MR. TOBIN: I would ask you, then, on what percentage of real property do you loan money? A. It depends, as Mr. Clark said, a great deal on what we call the moral risk; I call the moral risk the ability of the borrower to meet his obligation; that is, his financial ability, and his reputation for being good pay; but the average is from 75 up to as high as 90 per cent, according to the man's standing, and the location of the property, valued by our Security Committee.

Q. In all your associations, do you advance, if required, the amount represented by these shares at maturity? A. Yes, sir; in all of them.

Q. The full amount? A. The full amount less the premium, and as Mr. Clark said, the new plan, what he called the "net premium," and which I call the "installment premium plan," because people understand that better than the "net premium plan," is gaining favor daily. In the new one which I am starting on that plan now, it is the preference of the people to borrow on that; their payments are a little larger, but they get more money, and they pay the interest annually, and they get 97 per cent of the amount they pay interest on.

Q. Do you publish notices in your office for your stockholders by which they can see at a glance the amount of money they would be entitled to per share in case of withdrawal? A. Yes, sir; we publish them every year; but when a man wants to withdraw he comes around and asks.

Q. Has he to give any notice? A. Five days.

Q. Can he withdraw at any time? A. At any time.

Q. Can he withdraw in three months after entering, or two months? A. The next day; and the practice in my office is when a man comes and says "I want to withdraw," we tell him, "Give us your certificate, properly indorsed, and here is your check." We have never protected ourselves or taken advantage of the five days' limit.

Q. Are members' shares forfeitable for any reason in any of these associations? A. No, sir; not in the way I understand the word forfeitable. I call it "forfeitable" when he gets nothing for them.

Q. Have you ever forfeited any shares? A. No, sir.

Q. Have you ever, in any statements, credited up any shares as forfeited? A. We could not, because there was no such thing done.

Q. Have any shares ever been bought in by your association—I mean free shares? A. Well, when shares are surrendered they are bought in by the association.

Q. Auctioned off, I mean? A. No, sir; because any man who wanted to withdraw, if the shares were not too old, could always dispose of them. No man has ever surrendered any shares, as he can always sell his shares for more than he has paid at any time.

Q. Did you ever know of any member withdrawing and receiving less than the amount he actually paid in? A. No, sir.

Q. That could occur in the case of losses? A. No, sir; that cannot happen.

Q. You have never known an instance of it? A. No, sir; the by-laws provide, in all societies I am acquainted with, that a man wishing to withdraw is entitled to the amount of the installments he has paid in, and a certain percentage, which is sometimes fixed by the by-laws, and sometimes left to the decision of the Board of Directors.

Q. When members bid for loans, do they do it in open meeting? A. We have a fixed

premium; we have adopted the rule of having a fixed premium, to do justice to all shareholders. Under the old plan, a man might pay 20 per cent, and another man only 2 per cent. The fixed premium is getting to be adopted in all associations.

Q. What is the premium? A. In my associations the premium is from 12 to 15 per cent—12 in the Union and 15 in the others.

Q. Would you consider 50 per cent out of the way? A. I never could understand how it would pay a man to pay 50 per cent for a loan.

MR. THOMPSON: How much would you consider it dangerous for a man to pay—how high a premium? Would you consider that 12 or 15 per cent is pretty large? A. No, sir; on what we call the gross plan, I consider 12 to 15 per cent a fair premium; but in the country the premium is higher. Now, on the net plan—the installment premium plan—the premium that has been established by most societies is 30 to 50 cents a share; when it is 30 it is divided into one hundred and twenty installments, twelve of which are paid down, and then one every month.

Q. Would you just take a look at that [showing list of loans made by the American National Association]? Would you consider those premiums exorbitant? A. Well, I don't think we could get any such premiums in this State. I don't think it would pay any man; but, as Mr. Myers remarked, a thing is worth what a man will pay for it. If those people think it pays them to receive what he calls 50 per cent of the amount that they pay back, I can't figure it that way; I figure that a man don't get more than 40 per cent of the face of his loan.

Q. I suppose in the same way a man in Alaska would pay \$1 for a dish of strawberries that you would get for 10 cents in San Francisco? A. Yes. I tried last night to figure it and I couldn't come to any satisfactory results.

MR. DENNERY: I understood that if a man borrows \$500 he gives a mortgage for \$1,000; is that right, Mr. Myers?

MR. MYERS: Yes, sir.

MR. DENNERY: He gives a mortgage of \$1,000; now, I don't see how you can make that 50 per cent. It is 50 per cent, it is true, on the face of the mortgage, but it is 100 per cent on the amount loaned; that \$500 is the premium. I understand if you give a mortgage of \$1,000 you receive \$500, and you have got to pay back \$1,000. My impression is this: that a man borrows \$500, he gets \$500 from the American Building and Loan Association; he gives his note and mortgage for \$1,000, and he pays back to the association, to get clear, at least the face of the note, plus the interest.

MR. TOBIN: In order to get \$500 he must borrow on ten shares.

MR. DENNERY: These ten shares would mature—he pays 60 cents a share on ten shares; that is \$6 a month; if he had five shares, which are worth \$500, he would only pay five times 60 cents, which would be \$3. After paying \$6 on his ten shares, he pays interest on those ten shares—he pays interest on \$1,000.

MR. TOBIN: No, sir; he pays interest on \$500. He pays the dues upon ten shares every month; that is \$6 a month; he pays interest on \$500 at 6 per cent, which would be \$2 50; that is \$8 50 he would pay a month, precisely. By paying the \$8 50 a month, when the shares mature, say in seven years, he will be entitled to get \$1,000. Now, he has forfeited half of that. He has agreed, in order to get the loan, to forfeit the 50 per cent he offered as premium; he forfeits that \$500; therefore, he is just able to pay the \$500 he borrowed.

MR. THOMPSON: Suppose I am a subscriber and not a borrower; the man sitting beside me is a borrower; we take the same amount of stock; we pay alike, and our stock will, of course, be worth a like sum; my stock is worth at maturity \$1,000; I get \$1,000. The borrower, in the mean time, has borrowed \$500; what will be the ultimate result on his stock? Will it simply pay his loan, or will he get the same excess of that amount that I would get?

MR. TOBIN: He gets no excess; it is just released; that is all.

MR. MYERS: You want to know his position at maturity with the same number of shares, as a borrower and as a free shareholder?

MR. TOBIN: Yes; at 50 per cent per annum. Mr. Myers will give you the information in a moment. Mr. Thompson, the association does not guarantee any precise time, but it states that it would be about seven years, provided they can maintain the present rate of premium at 50 per cent.

MR. THOMPSON: How much would he pay in on the stock to pay his loan?

MR. MYERS: He would pay in on that stock, at the rate we are going, maturing in six or seven years, he would pay in about \$500 on that stock.

MR. TOBIN: According to the book itself it is \$511.

MR. THOMPSON: Then that cancels the note.

MR. MYERS: And he pays interest on the \$500. In the meantime, if he hadn't borrowed, he would receive \$1,000.

MR. L. DENNERY: Has your institution, in the two years of its existence, ever issued any reports? A. Yes, sir.

Q. Any on this coast? A. I have had some on this coast.

MR. MYERS: I don't come here to be tricked, or anything of that kind.

MR. TOBIN: You are constantly making these insinuations, and I would say now: Can you state facts? These men want facts, and if you wish to ask questions, ask them; but these recriminations and insinuations must be stopped. If any injustice is done here, I shall certainly rectify it if I possibly can, but I must right now, put my foot down upon the bandying of these epithets.

MR. DENNERY: Mr. Tobin, you asked, a little while ago, if I wouldn't make you some figures on a loan of \$500 in the American Association. A loan of that amount, if they can

pay it up in seven years, would figure as follows: A man who borrowed \$500 would pay \$6 a month for dues and \$2 50 a month for interest; that would be \$8 50 per month; if he paid that eighty-four months, he has paid at the end of seven years, \$714. Now, if he goes to one of the loan associations as they are carried on in this State—a close premium association—he borrows \$600 at 15 per cent premium, so that he gets \$510, which is \$10 more than he gets from the American. He pays the association \$3 dues for three shares; he pays the association 6 per cent per annum interest, amounting to \$3 per month, making a total of \$6 per month. He pays that for one hundred and eight months, which is nine years. At the end of nine years he has paid the association, as they are conducted here, \$648, as against \$714 paid on the American plan in seven years.

MR. CLARK: In the American you must give a mortgage for \$1,000, and for \$600 in our associations.

MR. MYERS: I would like to ask some questions, if we are here for that purpose.

MR. TOBIN: If you please, ask your questions.

MR. MYERS: The only constitution and by-laws that I have got here, or had a chance to read, is my friend Mr. Clark's, and while I don't wish to single out any one man, it is the only one I have, the Home Security.

MR. CLARK: It is one of the old ones.

MR. MYERS: I understood Mr. Clark to say that you had no such thing as profit lapses?

MR. SARBORO: No, sir.

MR. MYERS: I see that in this association here, the by-laws speak of fines; what do you mean by fines, then?

MR. SARBORO: I mean that if a member does not pay his dues we charge him with them.

Q. Where does it go? A. It goes to profit, but not to lapse.

Q. There is where you misconstrue the matter. I call that lapse; it is reckoned in as profits.

MR. THOMPSON: The question is, the lapses that occur in addition to that.

MR. SARBORO: The lapse which has been represented here as being earned in proportion to gains was so enormous that they could not possibly be fines.

MR. MYERS: Most all are fines.

MR. TOBIN: The lapses given in the report, he said they went to the account of profits; the proportion was six twentieths; so that if it were merely fines, it would not amount to such a proportion of the profits as that.

MR. MYERS: I understand that most of them are fines. We are a national concern, and there will be more fines in a national concern than in a local. Now, in your speaking of the amount of the security—the value of the security—I see here you have 20 per cent, and I see that is about what you generally charge, or agree upon—that is 20 per cent more than the amount of the loan plus the premium, isn't it? Twenty per cent above the amount of the mortgage? With us, when we ask for 40 per cent, we only refer to the amount of the actual money loaned. So, you see, that there, again, is an unequal comparison, unless you bring that in again.

MR. DENNERY: If you want to establish a parallel—now, we say that our premium is 15 per cent on the amount of the loan; of course, if you loaned a man 15 per cent less, and 20 per cent, which you want for mortgages, that makes 35 per cent; so that, even putting your construction on it, the man gets 65 per cent of the value of the property, against 40 per cent in your association.

MR. MYERS: I will admit that you will loan a man a greater sum than I would, but there isn't that difference.

MR. DENNERY: That settles that point.

MR. MYERS: Here I see that in Section 17, page 7, "Loans may be returned to the association at any time on such terms as the Board of Directors may determine." Isn't that placing it in a one-man power almost? This is the Home Security, page 7, Section 17.

MR. DENNERY: No; because the Board of Directors is composed of nine men who are shareholders—not privileged shareholders—who are shareholders the same as the others, and, in most cases, borrowers themselves, and the practice has been, where the by-laws read that way, to allow a man the full par value of his shares when he surrenders. That is a recognized principle of all associations.

MR. MYERS: Ours is an equitable rebate.

MR. TOBIN [Reads]: "Provided, however, that settlements shall always be in accordance with the contract contained in the certificate of stock held by the member." But these by-laws do not say what the nature of that is.

MR. MYERS: An equitable rebate.

MR. DENNERY: An equitable rebate of what the Directors may allow. The language, at least, is as plain in our association as the words "equitable rebate." Who is to judge of that? That same one-man power that you talk about?

MR. MYERS: The law would say what equitable means. It means justice, and justice can be nothing more nor less than the proportionate time of the matured time of the stock. The law would decide that. It seems this would allow the Directors to say: "Here, you can't pay that loan back unless we get so much money; this money has come in; we don't know whether we can loan it out again or not; you must pay up the assessments for the time till we loan it out." If I had a contract with a corporation I would rather depend upon something more definite.

MR. DENNERY: Is yours any more definite?

MR. MYERS: I think it is. I think this is very indefinite, and if we are looking for reformation in our building associations, I think it could be improved very much.

MR. SARBORO: In case of a borrower borrowing \$500 and giving a mortgage for \$1,000, it should never be left to the by-laws—

MR. CLARK: That place can be sold in this State, and the mortgage of \$1,000 be collected by the laws of this State.

MR. SARBORO: It seems to me that we are losing a great deal of unnecessary time on this point, that is of no importance whatever, for this reason: that every Secretary of a loan association here knows that in this State it would be impossible for the foreign loan associations to make any loans whatever, taking 40 per cent for it, and having them go away out of the State in order to make their loans. Therefore, I don't think it is hardly worth the time given to it.

MR. THOMPSON: The idea is this: Mr. Myers' association holds a mortgage, we will suppose, for \$1,000, when as a matter of fact, the mortgagor only owes the institution \$500. In foreclosure, you do not understand, do you, that if he should be unfortunate, that this institution would foreclose on \$1,000?

MR. DENNERY: Yes, sir.

MR. THOMPSON: Suppose it did take the full benefit of its limit condition, we don't understand they would demand \$1,000?

MR. DENNERY: Yes, sir; they would demand \$1,000.

MR. THOMPSON: I am not assuming that there are any shares active. I am assuming that he gets the \$500. He pays one month, \$10; two months, \$20. He practically owes \$480, or \$490, we will say; or suppose that is added to dues, and he owes, we will say, \$500 still; now, if he goes to that society and says, "I have sold the property and I want to pay my indebtedness," and assuming that this equitable arrangement has justified the company in receiving from him the amount that he paid in—and a certain fee—if you wish to call it so, for putting them to all the trouble and interrupting their contingent profits—we will say, as a matter of justice, it may be \$50 or \$100, it would not justify them in collecting \$1,000.

MR. DENNERY: That is my construction.

MR. SARBORO: I think I can explain that. The premium which is charged, \$500, is certainly credited on the books as so much profit earned; on the books of the association, and are afterward reported as earnings.

MR. MYERS: I don't assume that at all. The premium isn't earned, I don't think, until he gets the whole debt paid. If it has run one year, according to the way our stock is running now, one seventh of that premium would be earned; two years, two sevenths.

MR. THOMPSON: Suppose I go to your institution and borrow \$500, and go and tender the actual \$500 that you have given me, and they refuse to take it, and I come back to you with the \$500, you don't consider that I owe you \$1,000, do you, because I have given you a mortgage and note for \$1,000?

MR. MYERS: I would charge up on your stock one seventh, and return you \$500, less one seventh.

MR. SARBORO: You can't show the rule in your by-laws by which you are compelled to do that.

MR. MYERS: Can you show a rule in yours that you are compelled to do the same?

MR. L. DENNERY: Mr. Myers' question was, provided that he released the stock at the end of a year. I have a loan of \$500 upon which I have given you a mortgage of \$1,000; at the end of a year I have paid twelve installments; now, I want to pay up my loan; how much will I have to pay you in actual money?

MR. MYERS: You will turn in your stock at its then value.

MR. L. DENNERY: Deducting that from the \$1,000?

MR. MYERS: No, sir; deducting that from the amount of \$500.

MR. L. DENNERY: Where do you get that?

MR. MYERS: From equity.

MR. L. DENNERY: Where do you account for the 50 per cent premium? What are your profits, then?

MR. MYERS: One seventh of the \$500.

MR. THOMPSON: These gentlemen have the idea that, because a loan exists against my property of \$1,000—legally it is there in the paper, and I don't owe \$1,000—that I would be compelled to pay on \$1,000.

MR. TOBIN: Section 7, Article V, of the by-laws of the American Building and Loan Association, says [Reads]: "Loans on real estate may be repaid at any time on thirty days' notice. If a borrower thereon neglects to pay any interest, dues, or monthly payments for a period of six months from the time the same shall be due, or if he neglects to pay his insurance, taxes, or assessment on the day that they fall due, then the whole principal mentioned in the mortgage and note or bond, shall at once become due and payable without notice, and proceedings may be commenced forthwith to foreclose such mortgage or to collect said bond or note in such manner as the Board of Directors may deem best."

MR. THOMPSON: I am not speaking of a delinquent; I am speaking of a man who is not a delinquent. My idea is this: That I am a solvent person so far as my connection with the institution is concerned; you have no fault to find with me; I want to pay my loan. Now, the fact stares us in the face that the loan, practically, is a certain amount, and the mortgage and promissory note are double that amount, but, in order to pay my due, am I obliged to pay double the amount? I am going to you at once; I don't ask you to take a series of years; we propose to come and pay our note right off; have we got to pay the premium also, or can we pay the amount that we borrowed?

MR. TOBIN: Mr. Dennery, in the by-laws or regulations of the associations that you

represent, do you specify how a loan can be repaid in advance of the maturity for which that loan is taken out?

MR. DENNERY: No, sir. We specify that the loan may be repaid on such conditions as the Board of Directors may prescribe.

MR. TOBIN [To Mr. Myers]: How is it in yours?

MR. MYERS: An equitable rebate shall be made.

MR. DENNERY: The practice of all associations in this State—and we can speak of practice, because we have been in business long enough to establish a practice—has been to allow a person the full value of the shares at the time that they pay off their mortgage. In other words, you take, as we have been figuring, ten shares; you take a loan on three shares; at the end of seven and one half years those shares are worth \$90 a share; the profits have generally been an average of \$25; that makes those shares worth \$115. Now, if at the end of seven years you want to pay your mortgage, you would have to pay the association the difference between it and the value of those ten shares, which, according to my statement, now is \$346 and the six months' interest.

MR. TOBIN: What has been the practice in Minneapolis, of your associations there [addressing Mr. Myers]? A. The practice there is only to have him pay for the earned premium at the time.

Q. Has it ever been brought into practice? A. Certainly. The man who comes in and pays his \$500, and he would get his shares back in toto, except the rebate; one year would be one seventh less than \$500. He can go on to maturity, or he can take them out and take the surrender value of the shares—either way.

Q. Have any loans been withdrawn? A. Oh, yes, sir.

MR. SBARBORO: We have assumed all this time that these shares are going to mature in seven years. Now, there is 50 cents of each share in the Loan Fund; \$8 each year for seven years will be \$42 paid in; \$42 at 6 per cent interest makes 21 cents a month, which would give us an average interest for seven years of \$8 82. Then our shares, at the expiration of seven years, will be worth \$50 82; that is, from the installments paid, and the interest too. I say we pay in \$42, and the interest, averaged, would be \$8 82; so that from those two sources we have \$50 82 on each share. Where does the balance come in, unless it comes that this 50 per cent has entered into the profits, or unless it comes from that large amount of lapses?

MR. MYERS: I have a table here showing \$1 loaned out at 50 per cent premium; in six years it would amount to \$105 78.

MR. DENNERY: That table confirms Mr. Sbarboro's position.

MR. THOMPSON: If you will just indulge me, if you please, for two or three minutes, I will refute that other point. I know of a case here in San Francisco, where an incorporation mortgaged its property to a bank for \$35,000, and when we were there, that note for \$35,000 was shown us; it was a very old note; and they stated that that note had been reduced to \$4,000, but on the back of it not a single indorsement appeared. The borrowing corporation had preferred, and asked as a privilege, that when they were ready to come in, those indorsements should be made in their presence. Here is a case where the note is \$1,000 and your actual indebtedness \$500. Unless certain conditions entered into are carried out—and I tried to get at the idea where that withdrawing man would be whilst the infant association fell through—and I think this question of equitable adjustment would justify that institution in taking a great discount off of the \$1,000.

MR. MYERS: I have been instructed to say that a man is entitled to receive a rebate just as I have explained, one seventh of the premium as earned for one year; two years, two sevenths. I am the State Agent of agents.

MR. TOBIN: You have been connected with this association before you came to this State? A. Yes, sir.

MR. DENNERY: How much experience can there be in a corporation that has been doing business two years?

MR. MYERS: The experience is upon the profits we have already made. Now, there is another question I would like to ask. It has been spoken of here, and I am a little anxious, and, it may be, curious, and not any of my business: I see that a number of you gentlemen are Secretaries of a number of associations; now, do you receive salaries from all of these associations? My next question would be: who fixes your salaries?

MR. SBARBORO: The Board of Directors.

MR. MYERS: Is there anything to prevent the Board of Directors fixing the salary any amount they wish? A. Yes, sir; common sense.

MR. MYERS: You have no line of demarkation.

MR. L. DENNERY: Our societies only do business in San Francisco and Oakland.

MR. CLARK: Does your corporation, or do you, recommend a law requiring a deposit by all building and loan associations of \$100,000 with the State?

MR. MYERS: Yes, sir.

MR. CLARK: Where would the money come from? A. Put up in mortgage securities.

MR. CLARK: Where would it come from? Who would pay it? A. Let each association doing business here put up those securities.

MR. CLARK: Of money? A. No; of mortgages; right here. We don't want idle money.

MR. DENNERY: Before you get your mortgages, when you start your business, where do you get your deposit? A. I don't know but what we have got them; suppose we didn't have them, we should take them from other States.

Q. A mortgage from another State does not hold good here. We could not foreclose them here. They would be no security here? A. Certainly.

MR. DENNERY: The question I want to ask is: When you start you ain't got a dollar.

How are you going to make a deposit when you haven't got a dollar? A. Then you ought not to do business.

MR. DENNERY: That puts an end to all genuine building and loan associations, if we have to make a deposit at the time we start business. A. It puts an end to all wild-catisms.

MR. GOLDBERG: You have a fidelity and casualty company here; we have another in New York. It is giving a bond. You could get the Fidelity to insure the stockholders for \$100,000; that would be all right.

MR. TOBIN: What equivalent would you give for that purpose? A. You would have to pay the Fidelity a certain rate per annum for it.

MR. CLARK: I have a statement here showing that you have taken in \$15,000 already, for membership fees. The deposits, fifteen thousand shares monthly, are \$7,500 for the Loan Fund, and \$1,500. The members are told they have paid in 60 cents a share. The company has sold fifteen thousand shares, membership fee, \$15,000. A member pays in, and you tell your members they pay in, 60 cents a month. In another place they are told that if they withdraw, the credit to them is 50 cents and not 60 cents. They are told they must pay 60 cents a month; the 10 cents a month does not go to their credit; it goes to another fund. In another place he is told the sum of money he has paid in; then says, only 50 cents is credited to the Loan Fund. It is only at the expiration that they can see into that; the general public does not. He imagines he pays 60 cents on the stock. It is perfectly plain what he gets back; he gets back what he paid into the Loan Fund. The man who withdraws doesn't get any of that surplus. I take your printed circular for it—"the money paid by him into the Loan Fund."

MR. DENNERY: That is all the objection I have to this statement. The statement is that your institution is similar to these local organizations. I don't care how much money you make, or take out of the State, but I do care when you make a statement that is not true, and I shall try and show the difference between your institution and ours.

MR. CLARK: You have taken out \$9,000. Here is the statement: The company has sold fifteen thousand shares; deposits by fifteen thousand shares monthly, Loan Fund, \$7,500; Expense Fund, \$1,500; total, \$9,000. Allow deposits to continue (if the Commissioner lets these concerns alone) for eighteen months and no increase estimated—eighteen months at \$9,000, \$162,000; membership fee at start, \$15,000; total, \$177,000; loans made in eighteen months, \$162,000; mortgages taken (being double), \$324,000.

*Result.*—In eighteen months the eyes of the public are opened to the "joker." There will be lapses of all except borrowers' stock, three thousand shares pledged in say \$300,000 of loans representing cash payments on stock of \$32,400 in eighteen months. California now owes Minneapolis in mortgages, \$324,000; less share payments, \$32,000; total, \$292,000, plus money taken out for membership fee, \$15,000. Settlement at the end of eighteen months: Minneapolis says: "We will generously compromise all mortgages for \$192,000; less \$32,000—\$160,000." All free shares have "lapsed;" therefore, Minneapolis clears from the State in eighteen months \$160,000. Goes to the Legislature in 1891 and pays \$25,000 to have a bill passed to compel all associations to deposit \$100,000 with the State. One hundred and twenty-five thousand dollars deducted from \$160,000 leaves \$35,000 for the Minneapolis office.

MR. TOBIN: Mr. Clark assumes that the American Association will burst up in eighteen months.

MR. CLARK: I give them eighteen months to get out of the State.

MR. L. DENNERY: Mr. Myers, in your opinion, would it be better to be a non-borrower or a borrower in one of your institutions?

MR. MYERS: A non-borrower, in any building and loan association. In any building and loan association, a man, in order to be a borrower, bids away a portion of his profits, and when a non-borrower in our institution surrenders stock he loses the same proportion that a man bids on the loan. You are liable to run risks in the money market that we are not.

MR. DENNERY: In all this talk he hasn't given us one figure, nor one fact. He has made a beautiful speech, but we have received no definite information, in the way of figures and facts.

The investigation was then adjourned *sine die*.

## CHAPTER IV.

### SUPPLEMENTARY REPORT ON NATIONAL BUILDING AND LOAN ASSOCIATIONS.

Since the publication of the foregoing report events have occurred which fully confirmed my strictures on the unsound methods of the nationals, and my predictions regarding their inability to fulfill the promises laid down in their illustrations, or expressly pledged in their contracts.

*The National Building, Loan, and Protective Union of Minneapolis*

was the first to put on war paint, and boldly entered the field against me by instituting suit in the United States Circuit Court for libel, with damages set at \$50,000. It never allowed the case to come to trial, but instead withdrew its agencies from California. Before entering suit the association's attorney wrote me a letter asking that I should retract the opinion I had published regarding the methods of the National. To this communication I returned the following answer:

STATE BUREAU OF LABOR STATISTICS, }  
August 15, 1889. }

DEAR SIR: In reply to yours of the thirteenth instant, threatening me with a law suit, I have the honor to inform you that my report of an investigation into the purposes and practices of so called national building and loan associations—a synopsis of which appeared in the press—will be ready for distribution in a few days. The reasons for the conclusions I have reached, as well as all the facts in the premises, will be clearly set forth in this report. It is my desire to give them all the publicity possible, in order to protect our citizens from being imposed upon by agents of some wild-cat schemes of the rankest kind. The particular institution of which you are the attorney is only passingly referred to in the report, because its volume of business in this State was too insignificant to bring it into notice. A rival and far more formidable concern, the "American," called for special attention, as its agents were plying their vocations with much success all over the State.

All that I have said is general in character—some of my conclusions applying to one, some to other of the national schemes, but mainly pointed to the one referred to, which was under immediate investigation. However, if you have reason to feel that the cap fits—that is, that the depreciatory comments apply with especial force to your client—bring on your suit by all means.

If you desire it I can furnish you with a special opinion regarding the merits of your corporation, which will give you a few additional points in your projected suit. Such an action against me will be the means of creating a wholesome thirst for the information contained in my report, and of enlightening thousands who otherwise might be gulled into taking shares in schemes which have no sound financial basis.

Rest assured that I am fully prepared to substantiate and justify before any tribunal all the allegations and deductions which appear in said report. I shall also be afforded an opportunity to repel the slanderous insinuations that I have been actuated, directly or indirectly, by self-interested motives in the public investigation and exposure of the character and methods of these newly imported schemes.

If, however, it can be shown that I have stated anything untrue or improper, I shall be ready and willing to make the "amende honorable."

Respectfully yours,

J. J. TOBIN,  
State Commissioner of Labor.

The Secretary of the National Building, Loan, and Protective Union, Mr. O. C. Kneale, who is credited with being the founder and originator of the national scheme of building and loan associations, has since stepped down and out. This association, as was pointed out in the previous report, actually entered into a contract with its shareholders that their stock would mature in five years from date of issue, which, as I demonstrated, is equivalent to guaranteeing them 70 per cent per annum upon their investment. What has been the result?

The fourth annual report of the National Building, Loan, and Protective Union came out early this year. The first shares of stock were issued to the number of seven hundred and sixty-one, in July, 1886, and, consequently, the period of maturity is rapidly approaching. Now comes the Directors of said association making an appeal to their stockholders for an extension of the period of maturity, from five to six and one half years.

Comment is unnecessary. Surely my prediction, so harrowing to the souls of the agents of this institution, that they must seek consolation to the tune of \$50,000, has been verified in this case. Said prediction was to this effect: "The methods of some (nationals) are unsound, and their promises delusive, and *collapse* will be the inevitable result."



The association, however, which overtopped all other nationals in the extent of its business and the pretensions of its managers, was the American Building and Loan Association of Minneapolis. The plans and practices of this association were those chiefly under investigation, as its importance deserved. The agent of the American for this State evaded giving replies to many questions put to him during the investigation by referring me to the home office. The President of the association, when written to, also declined to answer the questions contained in the letter published in my previous report. Some time afterwards I, fortunately, got hold of a report made by this association for the year ending June 30, 1889, and submitted to the Public Examiner of the State of Minnesota, in compliance with law.

After a careful examination of this report, I deemed it my duty to forward the following letter to Hon. M. D. Kenyon, Public Examiner of Minnesota:

STATE BUREAU OF LABOR STATISTICS, {  
SAN FRANCISCO, September 13, 1889. }

Hon. M. D. KENYON, *Public Examiner State of Minnesota*:

DEAR SIR: In the interest, and on behalf of a large number of shareholders of the American Building and Loan Association of Minneapolis, residents and citizens of California, I write to you for information in connection with the report made to you by said association for the year ending June 30, 1889.

The receipts of the association, as I understand, go into two separate and distinct funds, called, respectively, the Loan and the Expense.

Admission, transfer, and withdrawal fees, and one sixth of the monthly installments on shares, are placed to the credit of the Expense Fund. Five sixths of the monthly installments, fines, premiums, interest, and profits from withdrawal or lapses of shares, go to the Loan Fund. Consequently, the report should show the receipts and disbursements of these two distinct departments of funds. The two cannot be mixed in one report and be intelligible. The shareholders are entitled to an accounting for the receipts and disbursements of each fund separately.

Under the head of Receipts, in the report made to you, no figures are given for admission fees. Why the omission? According to the report the American issued two hundred and thirty-seven thousand two hundred and forty-one shares during the year, which means a minimum of admission fees of \$237,241. Surely this is not too insignificant a sum to be left unaccounted for.

Under the head of disbursements, the total amount paid out for expenses, salaries, rent, etc., is \$80,659 05. Considerably more than half this total, or \$49,527 10, is classed as "other expenses." Is this proper or customary? If the management is permitted to report in such a style, they may, in next report, have detailed items amounting to \$1,000, and "other expenses" \$79,000.

I wish to know if the exhibit of receipts and disbursements actually shows (*as it should*) the cash received and disbursed?

Have \$375,153 39 been received in cash for premiums, and \$743,857 09 been disbursed as loans on real estate? How could the officers of the American have loaned such an amount, when the entire amount of cash received for dues, interest, paid up stock, etc., did not come near said amount?

What amount in cash actually loaned does this first item under the head of "Disbursements" mean? The sum of \$743,857 09 represents, as far as I can understand, the face value of the bonds and mortgages which borrowers gave to the association. It means, therefore, from about 40 to 55 or 60 per cent more than the cash received by said borrowers. As it is a matter of great importance to the shareholders to understand clearly what the expenses are, as compared with the profits, I desire to submit the following figures for your consideration, and request your opinion as to their correctness:

The actual expenses, as detailed in the report submitted to you, amount to \$80,659 05. To this must be added the \$1 per share admission fees, which are unaccounted for in the report, amounting to \$237,241, making a total of expenses of \$317,900 05.

Under the head of liabilities in the report we can calculate the profits, as follows:

Interest received.....	\$5,361 98	
Interest owing.....	4,317 64	\$9,679 62
Premiums earned.....		19,661 89
Fines.....		1,778 75
Forfeited stock.....		8,688 00

Total profit since date of organization ..... \$39,806 26

The expenses for the one year ending June 30, 1889, as shown above, amount to \$317,900 05, and the total profits since the date of organization, or more than two years, to

\$39,808 28. If I am correct, therefore, the expenses for one year amount to more than eight times the entire profits from the beginning. In my humble opinion, this report is not only unsatisfactory, but is also misleading. On behalf of the shareholders in California, I therefore respectfully request that you exercise your authority so as to exact an accounting from the officers of the American Building and Loan Association of Minneapolis, of the cash actually received and disbursed in *full detail*, giving the Loan Fund and the Expense Fund in separate exhibits.

I shall publish the results of this correspondence, and endeavor to place it in the hands of all parties interested in this State.

Very respectfully,

JOHN J. TOBIN,  
Commissioner of Labor.

After the lapse of some weeks, I received the following reply:

STATE OF MINNESOTA, OFFICE OF THE PUBLIC EXAMINER, }  
ST. PAUL, November 5, 1889. }

*Hon. J. J. TOBIN, Commissioner of Labor, San Francisco, Cal.:*

DEAR SIR: I have mailed you to-day details as to the items in statement of American Building and Loan Association, and must beg your pardon for not acknowledging receipt of your favors of the thirteenth and fourteenth of September, ultimo.

I expected to answer yours of the thirteenth within a few days of its receipt, and delayed, naturally, until I could send you the information desired, or a part of it, and did not finally get all the information needed until October eighteenth, and then, being absorbed in another matter which took me out of the city for several days, the first delay extended itself beyond any reasonable limit. I have no doubt your reasons for opposing the operations of the American are good ones from your view of their affairs, and that it is in no sense a personal one.

Public discussion of methods and practices of such associations will tend to their improvement; and if they realize that all their affairs will be discussed and commented upon by the public generally, as well as their shareholders, a more conservative and careful management will be the result. The business is in its infancy—if there is any field for such institutions in the financial system—and, no doubt, many changes in methods, both general and in detail, will be made in all of them, as experience and familiarity with their workings will furnish the basis for needed improvement. At present there is no standard of experience by which such institutions can be gauged, except the so called local societies. It will become a question of the "survival of the fittest," and there will, no doubt, be abundant competition and restrictive legislation that will oblige successful institutions, or those that hope to succeed, to employ, or induce to become interested, the ablest and best managers that can be had. In the meantime, I think the legislation in this State, while it is, in some parts, crude and not restrictive enough, is in the right direction. As to amplifying the reports, the blanks were made to cover the points named in the law, and after having such matters itemized as seem to be necessary, while I might arbitrarily demand more detail as to shares, etc., the necessity for such detail in an annual report having not been recognized in the law, I shall have to content myself with what the law requires.

Thanking you for your kind personal letter in regard to these matters, I am,

Very respectfully,

M. D. KENYON,  
Public Examiner, Minnesota.

Public Examiner Kenyon at once proceeded upon an investigation into the affairs of the American, and submitted his report to the Governor December 12, 1889.

From this it appears that the net profits of the American from the date of organization, May, 1888, to December 7, 1889, amounted to \$75,196 35, and the amount contributed to the Expense Fund \$460,-550 75, so that the expenses were more than six times the profits. He also discovered that the association, through the instrumentality of its President, F. P. Rundell, had invested \$200,000 of its funds in the stock of an insurance company of which Mr. Rundell was the Vice-President. Before the publication of this report, Mr. Rundell, with an instinctive dread of the approaching storm, wisely resigned from the Presidency of the American on October 22, 1889, and was succeeded by his Fidus Achates, the Secretary of the association, James H. Bishop.

In the discharge of his duty as a public officer, Mr. Kenyon deemed

it his duty to lay all the facts in the case before the Attorney-General of the State, as he considered it "unsafe or inexpedient for said corporation to continue to transact business."

Unfortunately, or fortunately as the case may be, the Attorney-General could not see his way clearly to close up the concern by process of law. The Directors and officers of the American have trumpeted this decision of the Attorney-General as a vindication of themselves, and an indorsement of the financial soundness of the association; but the language of the legal gentleman does not bear them out. Says the Attorney-General:

There may be an apparent incongruity in the law, if so, it is the fault of the law. It must be conceded, either that your conclusion in a matter of this character is final, and of itself affords a ground of proceedings, and no one seriously contends that it does, or such conclusion is the subject of review by the Courts, and if subject to review, then facts must be alleged, and it must appear that the acts complained of are in law a sufficient ground for legal proceedings. I am of the opinion that no proceedings could be successfully instituted based upon the facts set forth in the report before me.

The Minneapolis "Tribune," one of the great daily newspapers of the United States, in an editorial headed "Cornered at Last," said in publishing the report of Public Examiner Kenyon:

The "Tribune" entered upon its deliberate and systematic exposure of the iniquitous methods of the association, because the good name of Minneapolis and Minnesota was at stake. We gave it every opportunity to refute charges which necessarily reflected upon the business honor of this city. But we found the company unable to answer; and a little investigation upon our own part soon convinced us of the unbusinesslike and essentially fraudulent character of the concern. It was doing business all over the United States, and fleecing the unwary in towns and villages from the Atlantic to the Pacific. Its nominal capital was scores of millions of dollars, and its field of business was the continent; yet it had not a single business man of first rate qualifications connected with its active management. The public examiners of California had investigated it, found it rotten, and banished it from the State with an inevitable stigma upon the name of Minnesota. Its career has been one of law breaking, of dishonesty, of perjury, of bribery, and of almost unprecedented bluffing and lying. It is to be regretted that the concern was not wound up several months ago; but at least nothing can now be gained by any further delay.

Since the publication of the previous report, which has been reprinted in other States, numerous similar investigations by State officers and parties interested have followed.

A special Commission, appointed to investigate the affairs of the "Granite State Provident Association" (one of the genus national), sent in a report to the Governor of New Hampshire, in which they severely scored the concern. The following excerpts will give some idea of the scope of this report:

This gives a fair idea of the favor with which these local building associations are regarded where they have been longest in operation. Within a short time, however, a new class of building and loan associations have sprung into existence, viz.: national building and loan associations, as distinguished from the local societies that have flourished in Pennsylvania, Massachusetts, Maine, and other States. A type of this class, though differing in accountability, its privileges, and its purposes from all others, is the Granite State Provident Association. In this, as in all national building associations, the investor and the borrower have no intimate connection with the management of the association. The mutuality of interest contemplated in the organization of local building and loan societies does not exist, and the investor and borrower rely solely upon the integrity and business capacity of the officers of the association, in whose election they can have practically no voice. The shareholders of a national building association are residents of all parts of the country, and it is impossible for them to attend annual meetings of the corporation, or have any knowledge of its internal affairs.

Having no acquaintance with one another, being, in the main, people of limited means, and scattered over the several States of the Union, they are powerless to investigate the affairs of the association, or to remedy any defect in its management. As investors, they have only their faith and the representation of agents to act upon, and as borrowers they

are dependent for terms and accommodation upon a distant Supervisory Board, from whose decision appeals are expensive and oftentimes unsatisfactory.

It should be constantly borne in mind that the class of people sought out by these associations are the wage earners, mechanics, operatives in mills, clerks in stores, and all those whose savings are small, the loss of which is attended with hardships, suffering, and want. Some States, recognizing that impositions may be practiced upon a class of people who can ill afford to lose their accumulations, have incorporated into that charter granted to the national building association certain limitations and restrictions as to the holding of and forfeiture of shares, or have hedged them about in their operations by general legislation.

The Superintendent of the Banking Department of the State of New York, in his report to the Legislature, thus refers to the national building and loan associations:

It should be borne in mind that these institutions were not originally intended to be accumulators of wealth, nor schemes in which money was to be invested for speculative purposes; but their main object was to provide for utilizing small savings through coöperation, with the worthy purpose of making their members home owners; and that so soon as such associations begin to employ agents and solicitors to increase their membership, and to establish branch agencies in places distant from their home office, they are to a degree abandoning the underlying principles of the movement, and embarking upon a speculative enterprise likely to be unsafe and dangerous for the wage earner and the man of small savings to engage in.

Several schemes on the national building and loan association plan have been set afloat in California since the advent of the Minnesota concerns, whose plans and practices have been exposed in this report. They are all birds of a feather, and it is unnecessary to refer to them in detail, as it would be only going over the ground already covered in speaking of the American, the National, and others previously described. What we want in California is a law to protect shareholders who take stock in these associations. Many persons are induced to take shares in them under the impression that they are conducted on the same lines as the old genuine building and loan associations so deservedly popular. But how can the uninitiated discriminate between the "Citizens' Building and Loan Association," conducted on the national plan, with its battalion of agents and extensive advertising, and the "Citizens' Building and Loan Association," conducted on the old local system?

The Legislatures of several States have lately enacted laws to shut out the nationals. The following section from the law passed in Missouri shows that they are required to deposit \$100,000 with the State Treasurer as a guarantee fund before being allowed to transact business in the State. Legislation on similar lines has lately gone into effect in New York and New Jersey:

SEC. 2808. Any ten or more persons in any city or county of this State, who shall have associated themselves by articles of agreement in writing, as provided by law, for the purpose of forming a mutual saving fund, loan, or building association, may be incorporated under any name or title designating such business; *provided*, that no mutual saving fund, loan, and building association or company, association, or corporation, organized under the laws of any other State or Territory to carry on a business of a like character to that authorized by this article, shall be allowed to do business or to sell their stock in this State without first having deposited with the State Treasurer the sum of one hundred thousand dollars, as a guarantee fund, for the protection and indemnity of the citizens of the State of Missouri with whom such companies, associations, or corporations shall do business; the fund so deposited to be paid by the Treasurer to the citizens of Missouri, only, and not then until upon proof filed with the Treasurer, he shall be satisfied that the claimant has sustained some loss by reason of his having done business with such foreign company, association, or corporation. Any person or persons who shall be found in this State as agent, or in any other capacity representing any such foreign company, association, or corporation which has not complied with the provisions of this section, shall be deemed guilty of a misdemeanor, and upon conviction shall be punished by a fine not exceeding one thousand dollars, or imprisonment in the county jail not exceeding twelve months, or by both such fine and imprisonment.

## PART V.

### INVESTIGATIONS.

At the request of the Council of Federated Trades, or of certain Trades Unions, or of other interested parties, I have entered upon investigations and published the results. Where these results have been printed already in pamphlet form, I do not think it necessary to republish them in this report, because they affected only some particular interests. Such, for instance, is the case with the harnessmakers' investigation. Where, however, they are general in their application and are of interest generally, I deem it proper to insert them in this report, as in the case of the national building and loan associations and the endowment associations.

The following investigations have not been printed fully heretofore, although the press has given the substance:

#### CHAPTER I.

##### SAN FRANCISCO AND OAKLAND LAUNDRIES.

STATE BUREAU OF LABOR STATISTICS, }  
SAN FRANCISCO, June 17, 1889. }

*To the Representative Council of the Federated Trades and Labor Organizations of the Pacific Coast:*

GENTLEMEN: On June 8, 1889, I received the following communication from your organization:

SAN FRANCISCO, CAL., June 6, 1889.

J. J. TOBIN, *Esq.*:

DEAR SIR: In accordance with instructions of the Council I forward you the following resolution passed at its last meeting, and ask that you take such action as you may decide proper:

"WHEREAS, We have been reliably informed that the laundry workers of San Francisco and Oakland, male and female, have, and are, being held in such absolute submission as to render them helpless against any and all impositions of tyrannical bosses, who are accumulating fortunes through the long working hours and poor and insufficient food furnished their employes; and whereas, their sleeping accommodations are in such a crowded condition as to be detrimental to the occupants and in direct violation of all sanitary laws.

*Resolved*, That we, the Council of Federated Trades and Labor Organizations, express our just indignation at such a condition of affairs, and request Commissioner Tobin to make an official investigation."

Trusting to hear from you soon, I remain truly yours,

M. McGLYNN,  
Recording Secretary.

In response to this communication, an investigation was immediately commenced, and the results are herewith submitted.

*As no member or members of your Council or other body called in*

person to make any specific charges or lay before me any allegations regarding improper treatment by the managers or proprietors of certain laundries, I determined to examine the condition of affairs in the four great laundries which almost monopolize the business. These, or some of them, I have learned were the ones complained of.

Information was readily furnished, and every facility afforded by the managers to my deputy, Mr. John G. Leibert, Jr., when he visited these establishments. The first laundry visited was the

#### SAN FRANCISCO LAUNDRY.

The San Francisco Laundry occupies almost a whole square at the corner of Eddy and Filmore Streets. It is undoubtedly one of the most creditable institutions of the four. The dining-rooms and kitchen are on the lower floor of a long two-story frame building, situated at the rear of the main building and facing on Turk Street. The upper portion of this is used as sleeping accommodations for the women; each room is ten by eighteen, and contains two beds. Where the rooms are smaller one bed is used. Each room is hard finished, and kept in an orderly condition by the occupants. A change of clean bed clothing is given once a week.

The sleeping rooms for the men are in a separate two-story building of hard-finished rooms, but the order of neatness seen in the women's departments is not seen here. Some are in a disorderly and dirty condition. The dining-rooms are kept in a good condition. The morning meal consists of oatmeal mush, tea or coffee, corn bread, hot cakes, beef-steak, chops, and fish. The noon meal, roast beef, veal, mutton, green peas, corn, and best of fruits. As a token of appreciation, the employes of this laundry presented the head cook with a gold watch and chain only a short time ago, which fact goes to show that the hands must be satisfied with their treatment in the line of cooking. Over two hundred are employed in the entire establishment. In the marking department eleven men are at work. Hours of labor are as follows: Monday and Tuesday they work from 7 A. M. to 8:30 P. M.; the other days the hours are shorter. The wages average \$40 and found.

Wash Room: Twenty men. Hours, 7 A. M. to 7 P. M.; on Saturdays work ceases at 9 A. M. Wages range from \$20 to \$60; average, \$35 and found.

Mangling Room: Six women and four men. Hours, 7 A. M. to 6 P. M. Average wages, \$20 and found.

Starch Room: Four women and six men. Hours of labor about the same as other departments. Wages average \$25 and found.

Ironing Room: One hundred and twenty hands, ninety of whom are women. The hours of labor are most peculiar, and run thus: Mondays, 7 A. M. to 5 P. M.; Tuesdays, 7 A. M. to 6 P. M.; Wednesdays, 7 A. M. to 7:30 P. M.; Thursdays, 7 A. M. to 8 P. M.; Fridays, 7 A. M. to 6 P. M.; Saturdays, 7 A. M. to 11 A. M., the afternoon being free. Work is done by the piece and time. Wages of women, \$15 to \$45; piece workers average \$45, time workers, \$25.

It is claimed in this laundry that the women stand on a level with the men as to the quantity of a day's work, and receive exactly the same pay. Piece work is principally on shirts, skirts, nightgowns, chemise, drawers, coats (such as are used by butchers and bartenders), and

jackets. The highest wage that has been earned by a piece worker is \$75 and found.

Distributing Department: Employ fourteen men. The hours of labor vary. Mondays and Tuesdays, commence work at 12:30 P. M., and work until the day's "lot" is finished; Wednesdays, commence one hour sooner; Thursdays, commence at 10 A. M. and work until 12 P. M., or 1 o'clock Friday morning; Fridays, from 10 A. M. to 11 P. M.; Saturdays, 9:30 A. M. to 2 P. M. Wages run thus: \$20, \$25, \$30, \$40, and \$50 and found; average, \$35 per month.

Separate closets are provided all through the building for females.

#### UNITED STATES LAUNDRY.

The United States Laundry is situated on Sixteenth Street, near Valencia Street. The main building of this laundry is a four-story brick structure. The sleeping-rooms, office, dining-halls, and kitchen are adjoining this. The boarding is let out by contract at \$6 per head. The bill of fare is good. The morning meal consists of beefsteak, mutton chops, mush and milk, hot cakes, tea and coffee. As an offset to this routine, veal cutlets are served on certain days. Dinner: roasts of beef, veal, and mutton. Supper: cold meat, stew, tea and coffee, with cold ham and bacon for a change; desserts and fruits are served in the season.

Butter is placed on the table at every meal. Chairs are used instead of benches for seats. The sleeping accommodations are the worst feature of this place, although the proprietors claim it is entirely optional with the hands to board or lodge here. A private dwelling house adjoining the laundry, and facing on Albion Street, has been converted into the lodging quarters. The rooms have been subdivided into smaller ones. Three bunks are in each room, and the neglect of the employes to keep their rooms clean, gives to the place anything but an inviting appearance. Many of the apartments are closed all day, and the vitiated atmosphere is most noticeable upon entering. This state of affairs in all the laundries should, at least, prompt the employers to hire some one for the purpose of arranging the rooms during the daytime. This is the more reasonable, when it is considered that the hours of labor are so irregular, and on some days almost endless.

About two hundred people are employed in this laundry.

In the marking-room fourteen men are employed. Hours of labor average about the same as other laundries. Wages run from \$20 to \$45 per month; average, \$30.

Wash House: Fifteen men, including one elevator man, one engineer, two hostlers, one assistant, one carpenter, one assistant engineer, one lamp cleaner, and one soap maker. Hours of labor, from 7 A. M. to 8 P. M. Wages run from \$15 to \$40; average, \$30, including board and lodging.

Mangling Room: Five women on mangling machines, eight starching shirts; thirty-four men are in the same department. Wages run from \$15 to \$30; average, \$25.

Collar Rubbers and Collar Polishers: Twenty-three men and five women. Wages, \$12 to \$22 50; average, \$15.

Ironing Room: Forty-five women and twenty men, working by **piece and time**. Wages run from \$15 to \$40; average, \$22 for the time work-

ers. Wages for the men, \$15 to \$40; average, \$25. Piece workers average \$50. Wages range from \$45 to \$60.

Distributing Department: Fourteen men. Wages, \$15 to \$40; average, \$26.

Seamstresses: Four girls employed exclusively in mending clothes.

Two girls are employed in folding shirts, and three ironing collars and cuffs. Wages average \$20 per month.

#### LE GRANDE LAUNDRY.

Situated at the corner of Thirteenth and Folsom Streets. The buildings are a long network of frame structures. All the departments, except the drying and collar-ironing rooms, are on the basement floors. This laundry can be classed fourth in the order of the four large ones. The sleeping accommodations for the females are fair. Double beds are in each room where two girls sleep. The rooms are ten by twelve, and partitioned off with wainscoting, instead of hard finished. The men are housed in long, low, wooden sheds; the cracks are battened up to keep out the wind, and the neglected appearance of each room, with its rough boarded and barren walls, gives to them anything but an inviting appearance.

This laundry, I have been reliably informed, makes it compulsory for the employes to board on the premises or suffer the loss just the same; no deduction being made for those who do not. The dining-room is very large, holding twelve long tables, which can seat two hundred and fifty people. The food is of a fairly good quality, except the butter, which I found of an inferior grade to what is used in the other laundries.

The morning meal consists of mush and milk three times a week, beefsteak every morning, alternating with mutton chops and sausage two times a week.

The regular bill of fare for dinner is the following: Mondays: soup, roasts of mutton and beef; Tuesdays: mutton stew, pork and beans, and pie; Wednesdays: corned beef and cabbage and bread pudding; Thursdays: same as Mondays, with corn bread added; Fridays: roast beef, fish, and pie; Sundays: roast of mutton, beef, and rice pudding.

Supper: Cold meats and hash every day.

Tea and coffee are served morning and night. Meal hours—breakfast, from 6:30 to 7 A. M.; dinner, from 12 M. to 12:30 P. M.; supper, from 6 to 6:30 P. M.

This laundry has two hundred and fifty hands employed.

The marking-room employs thirteen men at work from 7 A. M. to 8 P. M.; closing down on Saturdays. Wages, \$15 to \$40; average, \$35 per month and found.

Wash Room: Eighteen men. Hours of labor, on Mondays and Tuesdays, 7 A. M. to 8 P. M.; Wednesdays, work is finished earlier; Thursdays, 7 A. M. to 7:30 P. M.; Fridays, 7 A. M. to 9 P. M.; Saturdays, work is through at noon. Wages, from \$15 to \$40; average, \$35.

Dry House: Nine men. Wages, \$15 to \$22 50; average, \$20.

Mangling Room: Eleven women and two men. Hours, from 7 A. M. to 7 P. M.; one night in the week work until 8 o'clock. Wages, \$10 to \$22 50; average, \$16.

Collar Room (ironing): Seven women and two men. Hours, from 7 A. M. to 6:30 P. M. Wages, \$15 to \$22 50; average, \$20.



**Ironing Room:** Eighty-five women and twenty men. The men are ironing shirt bosoms and the women are finishing the body of the shirt. Wages of the men run from \$10 to \$50; women, \$10 to \$22 50; piece workers average \$25.

**Seamstresses:** Six women. Wages, \$20 and found.

**Starch Room:** Ten men. Wages, \$25 for starchers and \$15 for rubbers; average, \$30.

#### CONTRA COSTA LAUNDRY.

This institution is situated at the corner of Fourteenth and Kirkham Streets, Oakland. Three hundred and twenty-five hands are employed, one hundred and fifty of whom are females. With one exception, the buildings, for the accommodation of the employés, are good. Every room is hard finished. The accommodations for the women are equal, if not superior to the San Francisco Laundry. The class of female help seems to be superior to that met elsewhere. The activity and apparent interest they take in their work gives to the place an air of contentment not often met with in large establishments. Large double beds are supplied to each room, and every room was kept tidy and clean. No Chinese work here, and, in fact, a Chinamen never worked in the laundry. No children under the age allowed by law are employed. One girl was found to be nearly eleven years old, but she was working side by side with her mother.

In the marking-room sixteen men are employed. Hours of labor, from 7 A. M. to 7 P. M. Wages, \$15 to \$40; average, \$30.

**Wash House:** Twelve men are employed. Hours, from 7 A. M. to 7 P. M. Wages, from \$20 to \$40; average, \$30.

**Dry House:** Fourteen men are employed. Hours, from 7 A. M. to 8 P. M., with the exception of Fridays, when the men work longer hours. Wages, from \$15 to \$35; average, \$27 50. Saturday afternoon is a holiday for all.

**Mangling Room:** Three girls and nine men. Hours, from 7 A. M. to 7 P. M. Wages, from \$15 to \$30; average, \$22 50.

**Collars and Cuffs:** Two girls and six men. Hours, from 7 A. M. to 7:30 P. M. Wages, \$15.

**Starch Room:** Ten men are employed. Hours, from 7 A. M. to 7 P. M. Wages, from \$20 to \$40; average, \$25.

**Shirt Machine:** Nine men. Hours, from 7 A. M. to 6 P. M. Wages, \$25 and board.

**Ironing Room:** Forty men and women are employed, all piece work; women get same prices per piece, but do not earn what the men do. Hours, from 7 A. M. to 7 P. M. Average wages, \$30 and found.

**Ironing Shirt Room:** Thirty-four women, all piece work. Hours, 7 A. M. to 7 P. M. Wages average \$30.

**Steam Mangling Room:** Twenty girls. Hours, same as ironers. Wages average \$15; runs from \$8 to \$12 for young girls.

The bill of fare for this place is very good. For breakfast—Mondays: beefsteak, tea, and coffee; Tuesdays: mutton chops, tea, and coffee; Wednesdays: beefsteak, tea, and coffee; Thursday: mutton chops, tea, and coffee; Fridays: beefsteak, fish, tea, and coffee; Saturdays: beefsteak, tea, and coffee; Sundays: beefsteak, fried potatoes, corn bread, and ginger bread.

**Dinner—Mondays:** roast beef and vegetables; Tuesdays: roast mut-

ton, pork and beans; Wednesdays: roast beef, corned beef and cabbage; Thursdays: roast mutton, pork and beans; Fridays: roast beef and fish; Saturdays: roast lamb and stewed tomatoes; Sundays: roast lamb, stewed tomatoes, and vegetables.

Supper—Mondays: cold meats and hash; Tuesdays: boiled beef; Wednesdays: cold corned beef; Thursdays: beefsteak and mutton chops; Fridays: fish and fruits; Saturdays: cold meats; Sundays: cold meats.

On Sundays not over twenty-five employés are here for dinner and supper. As in all other laundries, the cleanliness of the sleeping rooms is left to the employés, and with the exception of the women, are not taken proper care of.

#### SUMMARY.

Summarizing the foregoing facts and taking a general view of the laundry business, it must be granted that many evils and injustices are suffered by the employés. One point in particular, which should meet with more than passing notice, is the long, tiresome, and almost ceaseless hours of toil. It is most true that the work is intermittent, but of such intermissions that the leisure time affords but little comforts or rest. Even suppose that the employés work but nine hours a day, on an average, as it is claimed he does, he must be at work at seven o'clock every morning, stand at his post of action ready to start on a moment's notice. The intermission he has is not therefore a rest. When the time does come for rest his unkept and lonesome room has no charms for such a man. Instead of retiring to his room as he should do, he seeks the neighboring grog shop to drown the memories of his miseries in the oblivion of hard drink. This dissipation is kept up night after night, and so his sleeping apartments continue to accumulate dust and dirt. This state of affairs reflects but very little credit on the proprietors of such institutions. If the nature of the business necessitates this long working time, the additional work imposed upon men and women of attending to their rooms is unjust and unfair. One additional man and woman to take charge of the dormitories, and keep them in a clean, orderly condition, would not be much of an additional expense.

There is plenty of room for improvement also in other respects as regards the sleeping accommodations. Long, narrow sheds, with rough boarded partitions, supplied with roughly constructed bunks, should give place to more decent and civilized dwellings. With regard to the want of cleanliness in many of the men's sleeping apartments, the blame to a great extent rests upon themselves. They are supplied with clean bed clothes once a week, and in some laundries as often as is needed. All that is required is attention and a little additional work on their part to make their rooms tidy and clean.

The women's rooms are remarkably neat, because they devote a few minutes to them every day. One of the laundries makes it compulsory on the part of the hands to board and sleep on the premises, and in case they do not, no allowance is made for them. The other laundries leave it optional with their employés, but supply the necessary accommodations of board and lodging for those who wish to avail themselves of them.

The United States Laundry has no women lodging on the premises.

white American citizens smoke daily the cigars manufactured in these vile dens. A great many men, who would not venture to approach these places for fear of contamination, will put cigars in their mouths which may have been salivated by the Chinese maker. There is reason to believe that cigars are used that have passed through Mongolian leprous hands. Persons may read and believe what is said of the sights and scenes of "Chinatown," yet the indescribable feeling which takes possession of one when he sees it himself must be experienced to fully appreciate the situation. To those who have been eye, and *nose*, witnesses, it is altogether unnecessary to make an appeal that they should smoke only white-made cigars.

The very thought of placing in their mouths, or inhaling the smoke of a Chinese-made cigar, would produce a revulsion of the stomach.

The full force of public opinion should be brought to bear to put an end to this condition of affairs. The Board of Health, it is proper to say, have entered upon a crusade against these hotbeds of disease. Their notices to quit can be seen in many places.

At No. 24 Waverly Place is an establishment owned by Hop Him. The work-room is an elevated platform over the office and only four feet from the ceiling. This department is divided into sleeping quarters also. The ascent is made by means of a ladder. Upon arriving at the top, you are obliged to creep on all fours, to the workbenches, where the workmen have barely room enough to sit at the worktable without the head almost touching the ceiling. The sleeping quarters are in a similar condition of filth and squalor. The wages, cost of board, etc., are similar to other factories. The following is a list of the places visited, many of which are totally unfit for factory purposes, and even for human habitation:

Eureka Company, 826 Clay Street; fifteen men employed. Manufactures two thousand cigars per day. Pays from 50 to 60 cents per hundred. Makes all kinds of cigars, including *imported*.

636 Pacific Street, employs two men, where formerly work was given to twenty-five men. Men are paid 70 cents per hundred for the best quality cigars. In this establishment men eat three times a day. The first meal at 9 o'clock A. M., the second at 4 o'clock P. M., and the final between the hours of 10 and 11 P. M. Intermissions are quite frequent for a "hit at the pipe." Men make from one hundred and fifty to two hundred and fifty cigars per day, when working full time, but at present they are working only quarter time.

The factory at 826 Clay Street, owned by the Eureka Company, has fifteen men employed. They manufacture two thousand cigars per day, and are paying the men 50 cents per hundred. In flush times the men receive 60 cents. They are working only half time at present. Cigars are given to the firm of Kohlberg & Co., in exchange for tobacco. Good wrapper leaf is worth \$2 per pound; filler, 25 cents per pound (poor filler can be purchased for 7 cents); cuttings, 9 cents per pound; binder, 25 cents per pound.

The Racine Company, at 1106 Dupont Street, employs eleven men, and pays 50 cents to 75 cents per hundred for machine-made cigars, and \$1 for hand-made. The men pay \$2 a week for board, which rate is regulated by the Union. A cigarmaker can average one hundred and seventy-five cigars a day. This place has been condemned by the *Board of Health*, and a notice to that effect is posted conspicuously on the outer

walls. They must vacate within ten days, as the place is unfit for habitation.

J. L. South, alias John Long, has headquarters at 1111 Dupont Street, and has fifteen men employed. He pays his men from \$5 to \$6 per thousand, which sell for \$14. Mr. South says business is only "so-so," but is sanguine of a bright future. He manufactures about two thousand five hundred cigars daily. The men pay \$2 per week for board.

The Key West Cigar Company, Quong Lee & Co., proprietors, employ twenty men, who are paid by time, and make about \$30 per month. Cigars sell for \$12 for the poorer quality, and as high as \$60 for a superior article. The tobacco leaves in this factory are hung up to dry in the water-closet. All kinds of cigars are manufactured—Havana, Habana, and Key West included.

Sam Marcos & Co., at 1110 Stockton Street, have ten Chinese employed, and charges them \$1 75 a week for board. He pays \$1 15 per hundred for Havana cigars, five and three quarters inches long, while the average cigar is four and one quarter inches. This firm is in constant hot water with Chinese Union men, and as may be imagined, is open in denunciation of their methods. Three strikes have taken place in this establishment within a year. The first for a reduction of board from \$2 to \$1 75 a week; the second, a demand for an increase in wages from 45 cents to 60 cents per hundred; and the third, for weekly payment of wages, where formerly the men were settled with fortnightly. The formidable Hong Tuck Tong, or Cigarmakers Union, was successful in each issue.

Young Tong and Young Sun, of 716 Pacific Street, have eighteen men employed. They pay from 50 to 60 cents per hundred, and charge \$1 75 for board. They sell cigars for \$15 to \$16 per thousand. Goods are exchanged with Kohlberg & Co. for tobacco.

The Washington Factory, 743 Pacific Street, employs thirteen men, pays 50 cents a hundred, and sells cigars for from \$12 to \$45 per thousand, according to brand and quality. The Chinese workmen eat twice a day, and pay \$1 75 per week. Most of the men were members of the defunct Cigar-packers Union, or Gong Wo Tong.

Fook, Kee & Co., 836 Sacramento Street, have white agents drumming for trade. Six men are employed at present, receiving 40, 45, 50, and 55 cents per hundred for cigars, which sell for from \$18 to \$20 per thousand. Board, \$1 50 per week. This firm employed, a short while ago, two hundred and fifty men, who have, in consequence of want of work, gone into the country.

The factory at 730 Jackson Street is owned by A. Partagos & Co.; has sixteen men employed; pays 50 cents for common cigars; on good cigars men average 60, 65, and 70 cents. The 70-cent cigars are five inches long. Bad cigars are sold for \$13, while medium or common bring \$15 per thousand.

The Hong Tuck Tong, or Chinese Cigarmakers Union Association (a once strong and formidable body), is on its last legs. Four years ago it had a membership of eight thousand; to-day there are not two thousand members in active standing—a loss at the rate of one thousand five hundred members a year. The stringent rules and exorbitant initiation fee, besides dullness of trade, have driven the cigarmakers to other occupations. Previously; many inducements were held out to non-members to join, such as a light entrance fee of \$10 and dues for the

first three months 15 cents, the next three 20 cents, and the following six months 25 cents, making a total of 60 cents a year. To-day the initiation fee is \$30, which amount added to assessments levied whenever in the opinion of the "boss" it was necessary, drove thousands to other trades and callings. Formerly a death benefit of \$50 and a sick benefit of \$20 were paid; latterly nothing is paid.

The stagnant condition of trade at present, with no immediate prospect of an improvement, is also driving many to other and more lucrative employments. A man now has to work on quarter time and at low wages, hardly sufficient to supply opium, is not likely to stick. I have been reliably informed by an intelligent and highly educated Chinese merchant, who speaks German, French, and English, that the persistency of the white Cigarmakers Union in battling with Chinese competition, has of late told fearfully on the trade. Frequent exposures of the condition of their work-rooms by the newspapers, have aided greatly in injuring the sale of their product. A visit to their work-rooms affords evidence of this fact. Where twenty to forty cigarmakers were formerly at work, in many establishments the number has been reduced to five or six, and in many places as few as two are employed. This condition must surely show a radical change in the cigar industry. Either people are becoming temperate in the use of the weed, or else the effect of the agitation of the white Cigarmakers Union is being deeply felt throughout the Pacific States.

A great many white firms who formerly employed Chinese cigarmakers, have realized that it is to their interest not to do so, and accordingly dispensed with Chinese help. The factories of the white manufacturers were also visited.

J. W. Shaffer, at 634 Sacramento Street, employs thirty cigarmakers, thirteen strippers, and two bookers. The stripping and selecting the leaf is done by women, who receive from \$4 50 to \$7 per week. Those that select the leaf must be experienced hands and quick to discern the difference in colors. Each color is used for a special brand of cigars. The packers and assorters receive \$1 to \$1 50 per thousand, and can pack from two thousand five hundred to three thousand cigars a day. Cigarmaker's wages run from \$8 to \$15 per thousand, depending entirely on the quality and make of the cigar. A workman makes from two hundred and fifty to three hundred and fifty cigars a day. The firm turns out eight thousand to nine thousand cigars daily. The cheapest brand sells for \$25 per thousand, and the superior for \$80. For this last brand it costs \$15 per thousand for the wages alone.

The establishment occupies two floors. The first floor contains the office, the large store-rooms, and a commodious drying department. An open ventilator, twelve feet by twelve feet in size, connects the store-room with the factory on the third floor. A large skylight directly over this gives light and heat to the work-room. In the rear of the factory is a separate department, called the "casing-room," where tobacco is prepared and put into proper shape for the strippers.

The whole establishment from the cellar to the garret is in a good sanitary condition. Separate closets are provided for the females; toilet facilities are provided for both males and females. The cleanliness of the place asserts itself most forcibly, and prompts a suggestion that other industries should emulate the example.

**H. Plageman & Co.,** corner of Halleck and Sansome Streets, occupy

the building lately vacated by Wells, Fargo & Co. The whole place has been renovated, and made especially adapted to cigar manufacture. The separate departments are arranged systematically. The sweating-room, the packing, boxing, assorting, and shipping departments are well ventilated, well lighted, and commodious. The work-room is artistically arranged, large, well lighted, and remarkably clean. The women are kept separate from the men, having quarters by themselves on an elevated platform in the rear. No boisterous or unruly conduct is permitted by the proprietors. Thirty-three men are employed as cigarmakers, and eight women and three men as strippers. The women receive from \$6 to \$7 per week, while the men are paid from \$8 to \$12. This difference in wages is accounted for by the fact that men do quicker work than the women; although the proprietor acknowledges that on Havana brands women are superior to men. Cigarmakers average \$12 per thousand, and can make from two hundred and fifty to three hundred and twenty-five per day. Separate closets are provided for the sexes.

The establishment of Hoffman & Berry was also visited. Twenty-three men are employed as cigarmakers; two packers and five women strippers. The factory is in the rear of the store, and is large, well lighted, and well ventilated. Separate closets are provided for the sexes. Wages of the men run from \$14 to \$19 per week; average, \$16. They are paid at the rate of \$8 to \$14 per thousand, and can make from two hundred and fifty to three hundred cigars per day. Strippers receive from \$4 to \$6 per week; average, \$5.

The firm of Eissenberg & Bros. is located at 413 Battery Street. The work-rooms are healthy, well lighted, and roomy. Sixteen men and one woman are employed making cigars, three women strippers and graders. The wages of the men do not differ from the prices paid in other establishments. The woman cigarmaker learned her trade in Sweden, and can make on an average three hundred cigars a day, and receives 90 cents per hundred. Separate closets are provided for the sexes.

There is no question but that the cigar industry in San Francisco has depreciated about 50 per cent since 1882, as the following figures from the books of the United States Collector of Internal Revenue show. Total amount of cigars sold for years ending:

December 31, 1881.....	\$890,186 46
December 31, 1882.....	988,006 86
December 31, 1883.....	632,186 92
December 31, 1884.....	510,544 87
December 31, 1885.....	456,234 98
December 31, 1886.....	443,658 36
December 31, 1887.....	457,174 39
December 31, 1888.....	443,485 41
June 30, 1889 (six months).....	198,167 18

J. J. TOBIN,  
Commissioner of Labor.

## CHAPTER III.

## NAPA WOOLEN MILL.

SAN FRANCISCO, August 1, 1889.

In consequence of correspondence from this office, relating to a compliance with the law, providing that minors under eighteen years of age shall not be employed longer than ten hours per day, the Superintendent of the Napa Woolen Mills reduced the hours of said minors accordingly, but determined to discharge them gradually and supply their places with adults. There are thirty-five hands employed in the mill, ten of whom are minors—seven boys and three girls.

The men and women employed in the mill joined in a memorial to the manager, requesting that the working hours for all adults, as well as minors, should be reduced to ten hours a day, or sixty hours per week. The hours of work were from 6:30 A. M. to 6:30 P. M.—one hour for dinner—making eleven hours per day, except Saturday, when they worked only ten hours, thus making sixty-five hours for the week. The hours at present are from 7 A. M. to 6 P. M. (fifty minutes for lunch), Saturday to 5 P. M., or sixty hours per week.

The Superintendent, Mr. Holden, agreed to reduce the hours of labor to sixty hours per week, but at the same time cut down the wages of nearly all the employés.

This action on the part of the management was, of course, wholly unexpected by them. They had reason to believe that the wages paid them for their very arduous labor of eleven hours per day was miserably small. The mill was on a good paying basis. Although no dividends had been declared, a large amount of debt had been lifted off and expensive machinery had been bought. I had it from good authority, that no mill on the coast, with the same resources and means, turned out so much material as this. Figures were given to substantiate the assertion, and the manager himself will most likely concur. Under these circumstances it was reasonable for the employés to expect that the management would agree to their request of a reduction of the hours without nullifying its benefit by a reduction in wages.

Such a reduction in wages, if corresponding to or proportionate with the reduction in the hours of labor, would be hard enough, but the employés complained that the reduction in wages exceeded the proper proportion. In consequence, many of them refused to work at the reduced wages, and left the mill. A few days after I paid a visit to the mill, and after careful inquiries found the facts to be as follows regarding the wages:

As the reduction in hours of labor from sixty-five to sixty hours per week, or five hours off of sixty-five—one-thirteenth, or  $7\frac{3}{4}$  per cent—the reduction of the wages should correspond in order to be just. According to the statement of the Superintendent, the engineer and the fireman were reduced from \$80 to \$70 per month, or  $12\frac{1}{2}$  per cent; the boss carder, from \$3 to \$2 75 per day, or  $8\frac{1}{2}$  per cent; the boss weaver, from \$2 75 to \$2 50, or  $9\frac{1}{4}$  per cent; the boss spinner from \$2 25 to \$2, or  $11\frac{1}{4}$  per cent; men receiving \$2 per day were reduced to \$1 75, or  $12\frac{1}{2}$  per cent; boys and girls who earned \$1 per day were reduced to 90 cents, or 10 per cent, and those who were paid 75

were cut down to 70 cents, or 7 per cent. From personal interviews with the employés I learned that the women engaged in weaving, who some time ago received \$1 45 for weaving a "cut," or fifty yards, now get only \$1 15, a reduction of over 20 per cent. Formerly they were able to earn from \$35 to \$40 per month; now they can earn only from \$28 to \$32.

They complain, also, that while the "cut" is presumed to contain only fifty yards, and they are paid for that amount, in reality it contains from two to three yards more.

Two scourers at \$1 50 a day and two seamstresses were not reduced. The wages of the boss dyer and one or two others were not interfered with for special reasons.

From the foregoing results, it will be seen that the employés who petitioned for a redress of grievances have been reduced to a worse plight than before. They asked for bread and received but a stone. While the reduction in the hours of labor has been only  $7\frac{1}{2}$  per cent, the reduction in wages ranges from  $8\frac{1}{2}$  to  $12\frac{1}{2}$  per cent, except in the case of boys, who have been cut down from 75 cents to 70 cents a day. These boys are worked like so many machines for ten hours per day, and to reduce their wages in the insignificant sum of 5 cents per day looks very small indeed.

The manager defends his course by contending that the woolen mills in California can only be sustained by the most rigid economy and by paying the lowest possible prices for labor, in consequence of eastern competition. To prove this he says it is only necessary to point to the many failures that have taken place among the woolen industries in California, the latest being the Pioneer Woolen Mills of San Francisco, by far the largest of all. There is much reason in this, but it will not justify his course in making such an unfair reduction in the wages of his employés.

Even should he restore them to former figures they will not come up to the standard paid to white workers in some other mills. Factory hands are about the worst paid class of wage earners on the Pacific Coast, and the work they have to perform is of the hardest.

From all that I have heard during my visit, many of those employed in the mill are compelled to accept the situation only by dire necessity. They bitterly complain, because they feel that a grinding, selfish policy has been pursued toward them. Any one can see there is a palpable absence of that reciprocity of good will between the manager and his subordinates which generally prevails in the industrial establishments of California.

J. J. TOBIN,  
Commissioner of Labor.

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## CHAPTER IV.

### STONECUTTERS' STRIKE.

SACRAMENTO, November 5, 1889.

*Hon. R. W. WATERMAN, Governor of California:*

SIR: In accordance with your instructions of the fourth instant, I proceeded to investigate the causes that led to the suspension of work by



the stonecutters employed on the Capitol grounds, and found them to be as follows:

It appears that the Corresponding Secretary of the Stonecutters' Union of San Francisco lodged a complaint at the headquarters of the Stonecutters' National Union at Barre, Vermont, stating that the cutters in Sacramento were cutting convict labor-quarried stone.

In making such a complaint, the Secretary acted entirely on his own responsibility, as he was not instructed to do so by his Union.

The Sacramento Union thereupon received instructions from headquarters that it was in violation of the law of the National Union to cut such stone, and in obedience to said laws, which they had pledged themselves to obey, the stonecutters employed on the Capitol grounds suspended work. Immediately afterwards they forwarded a remonstrance to headquarters, to the effect that they did not consider that they were violating the laws of the Union, because the stone furnished by the State Prison at Folsom was not quarried under the contract system.

The State itself furnished the rough material, and under the law under which the improvements on the grounds were authorized, it was expressly provided that the material to be used was that quarried at the Folsom Prison. The men who had suspended work appointed a committee to go to San Francisco and confer with the branch in that city, in order that objections to their resuming work might be withdrawn. The Superintendent of the work, J. Carroll, accompanied the committee, who were successful in their mission.

The Unions at San Francisco and Rocklin sustained the Sacramento Union in the position it had taken, of its right to resume work consistently with the laws of the National Union, and the result was that a telegram was received from the officers of said Union, authorizing the men who had suspended to resume work. Accordingly, the stonecutters resumed work at the usual hour this morning, Tuesday, November fifth.

From a report of the fact submitted to me on the part of the Sacramento Union, duly signed by its President and Secretary, and from careful inquiry among those cognizant of all the facts in the premises, I feel convinced that the men who suspended work did so reluctantly and from a high sense of duty to the officers, and obligation to the laws of their National Union. They lost no time in placing the exact condition of affairs in a proper light before the high authorities in the Union, and when they gained their point of contention resumed work promptly. In my intercourse with the men I was treated with due courtesy and consideration.

Respectfully submitted.

J. J. TOBIN,  
Commissioner of Labor.

## PART VI.

### WAGES AND HOURS OF LABOR, AND INSPECTION OF WORKSHOPS.

As soon as the labor laws passed by the last Legislature, relating to the sanitary condition of workshops and factories, providing seats for saleswomen, and regulating the hours of labor and employment of minors, were printed and ready for distribution among the Courts of the State, I caused the following circulars to be printed, and widely distributed:

STATE OF CALIFORNIA, BUREAU OF LABOR STATISTICS, }  
220 SUTTER STREET, SAN FRANCISCO. }

The attention of all concerned is respectfully called to the provisions of the following Act, which became the law of the State February 8, 1889:

#### CHAPTER V.—STATUTES OF 1889.

*An Act to provide for the proper sanitary condition of factories and workshops, and the preservation of the health of the employes.*

*The People of the State of California, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Every factory, workshop, mercantile, or other establishment, in which five or more persons are employed, shall be kept in a cleanly state and free from the effluvia arising from drain, privy, or other nuisance, and shall be provided, within reasonable access, with a sufficient number of water-closets or privies for the use of the persons employed therein. Whenever the persons employed, as aforesaid, are of different sexes, a sufficient number of separate and distinct water-closets or privies shall be provided for the use of each sex, which shall be plainly so designated, and no person shall be allowed to use any water-closet or privy assigned to persons of the other sex.

SEC. 2. Every factory or workshop in which five or more persons are employed shall be so ventilated while work is carried on therein that the air shall not become so exhausted as to be injurious to the health of the persons employed therein, and shall be so ventilated as to render harmless, as far as practicable, all the gases, vapors, dust, or other impurities generated in the course of the manufacturing process or handicraft carried on therein, that may be injurious to health.

SEC. 3. No basement, cellar, underground apartment, or other place which the Commissioner of the Bureau of Labor Statistics shall condemn as unhealthy and unsuitable, shall be used as a workshop, factory, or place of business in which any person or persons shall be employed.

SEC. 4. If in any factory or workshop any process or work is carried on by which dust, filaments, or injurious gases are generated or produced that are liable to be inhaled by the persons employed therein, and it appears to the Commissioner of the Bureau of Labor Statistics that such inhalation could, to a great extent, be prevented by the use of some mechanical contrivance, he shall direct that such contrivance shall be provided, and, within a reasonable time, it shall be so provided and used.

SEC. 5. Every person, firm, or corporation employing females in any manufacturing, mechanical, or mercantile establishment, shall provide suitable seats for the use of females so employed, and shall permit the use of such seats by them when they are not necessarily engaged in the active duties for which they are employed.

SEC. 6. Any person or corporation violating any of the provisions of this Act shall be punished by a fine of not less than fifty nor more than one hundred dollars for each offense.

SEC. 7. It shall be the duty of the Commissioner of the Bureau of Labor Statistics to enforce the provisions of this Act.

SEC. 8. This Act shall take effect and be in force from and after its passage.

Very respectfully,

JOHN J. TOBIN,  
Commissioner Bureau of Labor Statistics.

STATE OF CALIFORNIA, BUREAU OF LABOR STATISTICS,  
220 SUTTER STREET, SAN FRANCISCO.

The attention of all concerned is respectfully called to the provisions of the following Act, which became the law of the State February 8, 1889:

CHAPTER VII.—STATUTES OF 1889.

*An Act to regulate the hours of labor and the employment of minors.*

*The People of the State of California, represented in Senate and Assembly, do enact as follows:*

SECTION 1. No minor under the age of eighteen shall be employed in laboring in any manufacturing, mechanical, or mercantile establishment, or other place of labor, more than ten hours in one day, except when it is necessary to make repairs to prevent the interruption of the ordinary running of the machinery, or when a different apportionment of the hours of labor is made for the sole purpose of making a shorter day's work for one day of the week; and in no case shall the hours of labor exceed sixty hours in a week.

SEC. 2. No child under ten years of age shall be employed in any factory, workshop, or mercantile establishment; and every minor under sixteen years of age when so employed shall be recorded by name in a book kept for that purpose, and a certificate (duly verified by his or her parent or guardian, or if the minor shall have no parent or guardian, then by such minor, stating age and place of birth of such minor) shall be kept on file by the employer, which book and which certificate shall be produced by him or by his agent at the requirement of the Commissioner of the Bureau of Labor Statistics.

SEC. 3. Every person or corporation employing minors under sixteen years of age in any manufacturing establishment, shall post and keep posted in a conspicuous place in every room where such help is employed, a printed notice stating the number of hours per day for each day of the week required of such persons, and in every room where minors under sixteen years of age are employed, a list of their names, with their ages.

SEC. 4. Any person or corporation that knowingly violates or omits to comply with any of the foregoing provisions of this Act, or who knowingly employs, or suffers, or permits any minor to be employed, in violation thereof, shall, on conviction, be punished by a fine of not less than fifty nor more than two hundred dollars for each and every offense.

SEC. 5. It shall be the duty of the Commissioner of the Bureau of Labor Statistics to enforce the provisions of this Act.

SEC. 6. This Act shall take effect and be in force from and after its passage.

Very respectfully,

JOHN J. TOBIN,  
Commissioner Bureau of Labor Statistics.

Following this, all the establishments affected by this law in San Francisco, Oakland, Sacramento, Los Angeles, and San José were visited by the officers or agents of the bureau.

The proprietors in most instances highly approved of the law requiring seats to be provided for their saleswomen. Some few did not think it business-like for the employés to be seated during business hours, but when threatened with proceedings under the law complied with its requirements, deeming it better to do so than have their conduct ventilated in the Police Courts. In the establishments of the cities of the State outside of San Francisco, saleswomen had always been treated with proper consideration, and they were not required to stand all day during business hours behind the counters. The hot weather during the summer months would not permit the enforcement of the standing rule. Some underground workshops in San Francisco were condemned and the proprietors obliged to procure other places, or make necessary changes. At the request of the Bakers' Union visits were paid to the bakery workshops in San Francisco, and a report was submitted of their condition. Those violating the law were compelled to put their workshops in a sanitary condition.

As was pointed out in the introduction to this report, such inspections and investigations should be constantly kept up, for after an inspection on the part of this bureau, the parties violating the law are liable to *resume their offenses*. If, however, they knew that they were liable to *be pounced upon at any moment, without warning, they would take care*

to keep within the lines of the law. For example, when I visited the Sacramento Fruit Cannery, more than two years ago, I found that the place was not in a good sanitary condition, and the employés not treated in a proper manner. The Sacramento "Record-Union" published my views at the time, but unfortunately I have been unable to revisit the cannery to discover if the law is now complied with.

These sanitary and minor labor laws will remain a dead letter, unless provision is made for the appointment of a Factory Inspector to enforce them.

## WAGES, HOURS OF LABOR, AND INSPECTION OF WORKSHOPS.

ESTABLISHMENT.	EMPLOYÉS.			WEEKLY WAGES.			Hours of Labor.....		GENERAL CONDITIONS.		
	Men.....	Women.....	Boys.....	Men.....	Women.....	Boys.....			Sanitary of Work-room..	Separate Closets.....	Seats provided.....
Hardware.....	195	5	50	\$48 00	\$8 00	\$5 00	10	9½	Good	No	No.
Bookbinders.....	150	12	15	20 00	8 00	3 00	Poor		Poor	Yes	No.
Boot and shoe factories.....	151	80	20	45 00	8 00	5 00	Good	10	Good	Yes	Yes.
Boot and shoe factories.....	140	81	20	18 00	12 00	4 00	Good	10	Good	Yes	Yes.
Boot and shoe factories.....	60	40	10	15 00	8 00	4 00	Good	10	Good	Yes	Yes.
Boot and shoe factories.....	150	16	9	18 00	9 00	5 00	Good	10½	Good	Yes	Yes.
Boot and shoe factories.....	3	85	20	18 00	10 00	4 00	Good	10	Good	Yes	Yes.
Boot and shoe factories.....		3		18 00	8 00		Good	10	Good	Yes	Yes.
Boot and shoe factories.....		2		16 00			Good	12	Good	Yes	Yes.
Boot and shoe factories.....	10	3	4	18 00	9 00	4 00	Good	10	Good	No	Yes.
Boot and shoe factories.....	6	2	1	18 00	8 00	4 50	Poor	10	Poor	No	Yes.
Boot and shoe factories.....	50	10	5	18 00	8 00	4 00	Good	10	Good	Yes	Yes.
Boot and shoe factories.....	3	1		17 50	10 00		Poor	9½	Poor	No	Yes.
Boot and shoe factories.....	7	2	1	15 00	8 00	3 25	Good	10	Good	Yes	Yes.
Boot and shoe factories.....	11	4	5	16 00	8 00	5 00	Good	9	Good	Yes	Yes.
Boot and shoe factories.....	18	2	4	18 00	11 00	5 00	Good	10	Good	Yes	Yes.
Boot and shoe factories.....	21	3	2	18 00	8 00	4 00	Good	10	Good	Yes	Yes.
Boot and shoe factories.....	13	8	5	18 00	8 00	4 00	Poor	10	Poor	Yes	Yes.
Candy factory.....		12	4	18 00	6 00	5 00	Good	10	Good	Yes	Yes.
Candy factory.....	100	6	10	18 00	6 00	5 00	Good	10	Good	Yes	Yes.
Candy factory.....		1	8	18 00	6 00	4 00	Good	10½	Good	Yes	Yes.
Candy factory.....	13	12	12	18 00	5 00	5 00	Good	10	Good	Yes	Yes.
Candy factory.....		5	6	18 00	5 00	4 00	Good	10	Good	Yes	Yes.
Candy factory.....		9		18 00	4 00		Good	10	Good	Yes	Yes.
Candy factory.....		8			4 00		Good	10	Good	Yes	No.
Candy factory.....	28	21		15 00	7 00	5 00	Good	10	Good	Yes	Yes.
Candy factory.....	6	2		18 00	5 50	5 00	Good	10	Good	Yes	Yes.
Candy factory.....	8	4	2	18 00	5 00	3 00	Good	10	Good	Yes	Yes.
Candy factory.....	14	19	4	18 00	5 50	4 00	Good	10	Good	Yes	Yes.
Candy factory.....	16	23	6	18 00	6 00	5 00	Good	10	Good	Yes	Yes.
Candy factory.....	3	1		16 00	4 50	2 50	Fair	10	Fair	No	Yes.

Cloak and dressmakers	45				9 00		9	Poor	Yes	Yes.
Cloak and dressmakers	4				6 00		9	Poor	No	Yes.
Cloak and dressmakers	88				6 00		9	Poor	No	Yes.
Cloak and dressmakers	12				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	6				6 00		9	Poor	Yes	Yes.
Cloak and dressmakers	50				6 00		10	Poor	Yes	Yes.
Cloak and dressmakers	25				8 00		9	Good	No	Yes.
Cloak and dressmakers	14				7 00		9	Poor	No	Yes.
Cloak and dressmakers	14				8 00		9	Good	No	Yes.
Cloak and dressmakers	9				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	10				8 00		9	Good	Yes	Yes.
Cloak and dressmakers	18				5 00		9	Good	Yes	Yes.
Cloak and dressmakers	13				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	40				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	9				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	12				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	3				7 00		10	Bad	Yes	Yes.
Cloak and dressmakers	8				5 00		9	Good	Yes	Yes.
Cloak and dressmakers	10				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	7				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	4				4 00		10	Fair	Yes	Yes.
Cloak and dressmakers	2				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	15				5 00		9	Good	Yes	Yes.
Cloak and dressmakers	5				6 00		9	Good	Yes	Yes.
Cloak and dressmakers	7				7 00		10	Good	Yes	No.
Cloak and dressmakers	185				4 00		9 1/2	Poor	Yes	No.
Cloak and dressmakers	300				6 00		10	Poor	Yes	No.
Cloak and dressmakers	40				6 00		10	Poor	Yes	No.
Cloak and dressmakers	100				6 00		10 1/2	Poor	Yes	No.
Cloak and dressmakers	850				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	175				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	400				6 00		10	Good	Yes	No.
Cloak and dressmakers	35				6 00		9 1/2	Poor	Yes	No.
Cloak and dressmakers	40				12 00		10	Good	Yes	Yes.
Cloak and dressmakers	200				12 00		10	Good	Yes	Yes.
Cloak and dressmakers	40				12 00		10	Good	Yes	Yes.
Cloak and dressmakers	220				12 00		10	Good	Yes	Yes.
Cloak and dressmakers	20				12 00		10	Good	Yes	Yes.
Cloak and dressmakers	250				4 00		10	Good	Yes	Yes.
Cloak and dressmakers	70				8 00		10	Good	Yes	Yes.
Cloak and dressmakers	150				3 50		10	Good	Yes	Yes.
Cloak and dressmakers	20				7 00		10	Good	Yes	Yes.
Cloak and dressmakers	25				4 00		10	Good	Yes	Yes.
Cloak and dressmakers	5				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	70				4 00		10	Good	Yes	Yes.
Cloak and dressmakers	25				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	8				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	20				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	50				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	25				6 00		10	Good	Yes	Yes.
Cloak and dressmakers	4				6 00		10	Good	Yes	No.
Cloak and dressmakers	35				6 00		9	Good	Yes	Yes.

18 25 23 28 0 27

## Wages, Etc.—Continued.

ESTABLISHMENT.	EMPLOYEES.			WEEKLY WAGES.			GENERAL CONDITIONS.		
	Men	Women	Boys	Men	Women	Boys	Sanitary of Work-room..	Separate Closets.	Seats Pro-vided
Fur goods.....	100	80	1	\$42 00	\$6 00	\$5 00	Good	Yes	Yes
Fur goods.....	3	12	2	42 00	7 00		Good	Yes	Yes
Fur goods.....		2			6 00		Poor	Yes	Yes
Fur goods.....	12	9		42 00	6 00	4 50	Good	No	Yes
Fur goods.....	7	20	2	42 00	7 00		Good	Yes	Yes
Fur goods.....	14	18		42 00	7 00		Good	No	Yes
Fur goods.....	6	10		42 00	6 00		Good	Yes	Yes
Glove factories.....		40			7 00		Good	Yes	No
Glove factories.....		24	3		6 00	5 00	Poor	No	No
Glove factories.....	15	15	2		8 00	6 00	Good	Yes	Yes
Glove factories.....	40	40		47 00	7 50		Good	Yes	No
Glove factories.....	22	60	1	48 00	40 00	5 00	Good	Yes	Yes
Glove factories.....		3			6 00		Good	Yes	No
Glove factories.....	2	2		42 00	8 00		Good	No	Yes
Glove factories.....	25	65		45 00	9 00	4 50	Good	Yes	Yes
Glove factories.....	9	18		48 00	7 00		Good	Yes	Yes
Glove factories.....	14	22		48 00	8 00		Good	Yes	Yes
Glove factories.....	3	5		48 00	8 00		Good	Yes	Yes
Glove factories.....	18	33		48 00	8 00		Good	Yes	Yes
Glove factories.....	2	5		48 00	8 00		Good	No	Yes
Glove factories.....	4	9		48 00	6 00		Good	No	Yes
Hosiery factory.....	14	83	11	48 00	8 00	6 00	Good	Yes	No
Hosiery factory.....	14	10	3	48 00	8 00	4 00	Good	Yes	Yes
Hosiery factory.....	12	20	2	45 00	7 50	4 00	Good	Yes	Yes
Hosiery factory.....	10	8	1	48 00	6 00		Good	Yes	Yes
Hosiery factory.....	20	12	5	48 00	5 50	5 00	Good	Yes	Yes
Hosiery factory.....	15	9	8	46 00	8 00	4 00	Good	Yes	Yes
Hosiery factory.....	8	4	2	46 00	6 00	3 00	Good	No	Yes
Hosiery factory.....	4	6	1	46 50	6 00	4 00	Good	No	Yes
Hosiery factory.....	16	18	7	48 00	6 00	5 00	Good	Yes	Yes
Hosiery factory.....	9	8	1	48 00	6 00	4 00	Good	No	Yes
Hosiery factory.....	4	3	1	48 00	40 00	5 00	Good	Yes	No
Dry goods.....							Good	Yes	

Dry goods.....	6	3	1	90 00	10 00	4 00	9	Good	Yes	No
Dry goods.....	13	7	2	15 00	20 00	4 00	9	Good	Yes	No
Dry goods.....	4	7	2	15 00	20 00	4 00	9	Good	Yes	No
Dry goods.....	4	7	2	15 00	20 00	4 00	9	Good	Yes	No
Dry goods.....	18	22	6	20 00	30 00	5 00	9	Good	Yes	No
Dry goods.....	30	16	7	15 00	20 00	5 00	9	Good	Yes	No
Dry goods.....	8	6	1	18 00	12 00	4 00	9	Good	Yes	No
Dry goods.....	2	6	1	20 00	12 00	4 00	9	Good	Yes	No
Dry goods.....	8	5	1	18 00	10 00	4 50	9	Good	Yes	No
Dry goods.....	8		1	18 00	10 00	4 50	9	Good	Yes	No
Dry goods.....	8		1	18 00	10 00	4 50	9	Good	Yes	No
Dry goods.....	10		1	18 00	10 00	5 00	9	Good	Yes	No
Dry goods.....	25	4	6	17 00	10 00	5 00	10	Good	Yes	No
Dry goods.....	16	4	7	20 00	10 00	5 00	10	Good	Yes	No
Dry goods.....	14	5	3	18 00	10 00	4 50	10	Good	Yes	No
Dry goods.....	7	2	1	17 00	10 00	4 00	10	Good	Yes	No
Dry goods.....	5	2	1	18 00	10 00	4 00	10	Good	Yes	No
Dry goods.....	40	6	12	25 00	8 00	6 00	9	Good	Yes	No
Fancy goods.....	6	6	1	20 00	8 00	5 00	9	Good	Yes	No
Fancy goods.....	4	6	1	18 00	7 00	5 00	9	Good	Yes	No
Fancy goods.....	5	10	2	18 00	7 00	5 00	9	Good	Yes	No
Fancy goods.....	1	2	2	20 00	7 00	5 00	12	Good	No	
Fancy goods.....	1	2	2	20 00	7 00	5 00	12	Good	No	
Fancy goods.....	10	16	4	22 00	7 00	5 00	11	Good	Yes	
Fancy goods.....	8	4	1	17 00	7 00	5 00	10	Good	Yes	
Fancy goods.....	3	6		18 00	7 00	5 00	10	Good	Yes	
Fancy goods.....	7	7		18 00	7 00	4 50	10	Good	Yes	
Fancy goods.....	2	4			8 00		9	Good	Yes	
Fancy goods.....	1	4			8 00		9	Good	Yes	
Fancy goods.....	5	5			8 00		9	Good	Yes	
Fancy goods.....	7	5			8 00		9	Good	Yes	
Fancy goods.....	15	4			12 00		9	Good	Yes	
Hairdressers.....		4			12 00		9	Good	Yes	
Hairdressers.....		4			12 00		9	Good	Yes	
Hairdressers.....		2			12 00		9	Good	Yes	
Hairdressers.....		8			12 00		9	Good	Yes	
Hairdressers.....		9			12 00		9	Good	Yes	
Hairdressers.....		4			12 00		9	Good	Yes	
Hairdressers.....		3			12 00		9	Good	Yes	
Hairdressers.....		3			12 00		9	Good	Yes	
Japanning and tin work.....		6			8 00		10	Good	Yes	
Jute mills.....	70	84	05	42 00	7 00	4 00	104	Good	Yes	
Ladies' underwear.....	12	76	2	10 00	4 00	4 00	9	Good	Yes	
Ladies' underwear.....		20		7 00	7 00		9	Good	Yes	
Ladies' underwear.....		18		7 00	7 00		9	Good	Yes	
Ladies' underwear.....		45	1	22 00	7 00	3 00	9	Good	Yes	
Ladies' underwear.....		33	3	10 00	7 00	4 00	9	Good	Yes	
Ladies' underwear.....		10		5 50	5 50		94	Good	Yes	
Lace goods.....		8		4 00	4 00		94	Good	Yes	
Lace goods.....		8		4 00	4 00		94	Good	Yes	
Match factory.....		24		8 00	8 00		9	Good	Yes	
Millinery.....		6		8 00	8 00		9	Good	Yes	
Millinery.....		1		45 00	45 00			Good	Yes	

199



## WAGES, ETC.—Continued.

ESTABLISHMENT.	EMPLOYEES.			WEEKLY WAGES.			HOURS OF LABOR.			GENERAL CONDITIONS.		
	Men.	Women.	Boys.	Men.	Women.	Boys.				Sanitary of Work-room.	Separate Closets.	Seats Provided.
Millinery		25							11	Good	Yes	No.
Millinery		8							9	Good	Yes	Yes.
Millinery		13							12	Good	Yes	Yes.
Millinery		9							11	Good	Yes	No.
Millinery		2							10	Good	Yes	No.
Millinery		8							10	Good	Yes	Yes.
Millinery		3							10	Good	Yes	Yes.
Millinery		5							10	Good	Yes	Yes.
Millinery		9							10	Good	Yes	Yes.
Millinery		4							10	Good	Yes	Yes.
Millinery		8							10	Good	Yes	Yes.
Millinery		5							10	Good	Yes	Yes.
Neckties and suspenders		40							9	Good	Yes	Yes.
Paper box factories		22				4			9½	Good	Yes	Yes.
Paper box factories		45				8			9½	Good	Yes	No.
Paper box factories	4	25				1			9	Good	No	Yes.
Paper box factories	6	16				2			9	Good	Yes	Yes.
Paper box factories	8	19				1			9	Good	No	Yes.
Printing houses *		14							9½	Poor	No	No.
Printing houses	3	7							9	Good	Yes	No.
Printing houses	5	9							10	Poor	No	No.
Printing houses	2	6							9	Good	Yes	No.
Printing houses	1	4							9½	Good	Yes	No.
Printing houses	12	20							9	Poor	Yes	No.
Printing houses	2	5				4			9	Good	Yes	No.
Printing houses	2	6							10	Poor	No	No.
Printing houses	1	3							9	Good	Yes	No.
Soap factories	10	3							9½	Good	Yes	No.
Soap factories	8	2							9	Bad	No	Yes.
factories	16	4							9	Bad	No	No.
factories	9	1							9	Bad	No	Yes.
factories	14	6							9	Bad	No	Yes.

	9	4	1	35 00	4 00	3 00	9A	Good	Yes	Yes.
Salt works	10	2	8	34 00	5 00	4 00	9A	Bad	No	No.
Salt works	8		1	34 00		4 00	9A	Bad	No	No.
Salt works	7		1	34 00		5 00	9A	Bad	No	No.
Straw hat factories	5	10		18 00	6 00		9A	Good	Yes	Yes.
Straw hat factories	8	7		18 00	6 00		9	Good	No	Yes.
Straw hat factories	2	6		18 00	6 00		9	Good	Yes	Yes.
Straw hat factories	30	200		20 00	6 00		9	Good	Yes	Yes.
Shirt factories	8	15		18 00	8 00		10	Good	Yes	Yes.
Shirt factories	1	3		18 00	6 00		10	Good	No	Yes.
Shirt factories	5	34		22 00	10 00	5 00	9A	Good	Yes	Yes.
Shirt factories	42	130		22 00	5 00		9A	Good	Yes	Yes.
Shirt factories	12	20		18 00	6 00		10	Good	Yes	Yes.
Shirt factories	8	12		18 00	7 00		10	Good	No	Yes.
Shirt factories	9	18		20 00	6 00		9A	Good	Yes	Yes.
Shirt factories	14	32		20 00	8 00		9A	Good	Yes	Yes.
Shirt factories	6	12		18 00	5 00		9	Poor	No	Yes.
Shirt factories	3	9		20 00	6 00		9A	Good	No	Yes.
Silk factories	6	57	5	15 00	6 50	4 00	10	Good	Yes	No.
Silk factories	3	10		12 00	4 00		10	Poor	Yes	No.
Silk factories	2	14		16 00	6 00		9A	Good	Yes	No.
Silk fancy articles	30	45	10	15 00	7 00	8 00	10	Good	Yes	No.
Printers' supplies factories	10	3	3	21 00	9 00	5 00	10	Good	Yes	No.
Type foundries	8	30	4	20 00	8 00	6 00	10	Good	Yes	Yes.
Type foundries	6	8	2	24 00	4 00	6 00	9	Good	Yes	No.
Tobacco and cigar factories	20	50		16 00	6 00	8 00	9	Good	Yes	No.
Tobacco and cigar factories	2	4		15 00	2 00	6 00	8A	Poor	No	No.
Tobacco and cigar factories	5	6		42 00	5 00		10	Good	Yes	No.
Tobacco and cigar factories	16	35		18 00	5 00		9A	Poor	Yes	No.
Tobacco and cigar factories	40	12	2	15 00	7 00	5 00	9A	Good	Yes	No.
Tobacco and cigar factories	9	20	5	18 00	7 00	6 00	9	Good	Yes	Yes.
Tobacco and cigar factories	77	17	6	16 00	7 00	8 00	8	Good	Yes	Yes.
Tobacco and cigar factories	15	3		15 00	6 00		8	Good	Yes	No.
Tobacco and cigar factories	22	40		16 00	4 00		10	Good	No	No.
Tobacco and cigar factories	70	8		10 00	5 00		10	Good	Yes	Yes.
Tobacco and cigar factories	3	6		16 00	6 00		10	Good	Yes	Yes.
Tobacco and cigar factories	8	19	4	18 00	5 50	5 00	9	Fair	Yes	Yes.
Tobacco and cigar factories	6	12	1	16 00	6 00	4 00	10	Good	Yes	Yes.
Tobacco and cigar factories	5	8	1	16 50	7 00	4 00	10	Poor	No	Yes.
Tobacco and cigar factories	20	00	7	16 00	6 50	5 00	9A	Good	Yes	Yes.
Tobacco and cigar factories	5	12	2	16 00	6 00	4 50	9	Fair	No	Yes.
Tobacco and cigar factories	9	20	1	17 00	4 00	4 00	10	Good	Yes	Yes.
Tobacco and cigar factories	11	16	3	16 00	7 00	5 00	9	Good	Yes	Yes.

\*Typesetters (men) are paid so much per 1,000 ems. †30 cents per 1,000 ems; ‡35 cents; §25 cents.

## WAGES, Etc.—Continued.

ESTABLISHMENT.	EMPLOYÉS.			WEEKLY WAGES.			Hours of Labor.	GENERAL CONDITIONS.		
	Men.	Women.	Boys.	Men.	Women.	Boys.		Sanitary of Work-room.	Separate Closets.	Seats provided.
Tobacco and cigar factories.	3	8	1	\$18 00	\$5 00	\$4 00	10	Bad	No	Yes.
Tobacco and cigar factories.	2	10	1	16 00	6 00	4 00	9	Bad	Yes	Yes.
Tanneries.	20			16 00			9	Bad	No	No.
Tanneries.	60		7	48 00		7 00	9	Bad	No	No.
Tanneries.	8			45 00			9	Bad	No	No.
Tanneries.	4			46 00			9	Bad	No	No.
Tanneries.	16		3	48 00		4 00	9	Bad	No	No.
Tanneries.	3		1	46 00			9	Bad	No	No.
Tanneries.	9		2	45 00		6 00	9	Bad	No	No.
Tanneries.		75			7 00		9	Good	No	Yes.
Underwear factories.		3			4 00		9½	Poor	No	Yes.
Underwear factories.		4			6 00		10	Poor	Yes	Yes.
Underwear factories.		7			4 00		9	Poor	No	Yes.
Underwear factories.		8			7 00		9	Fair	Yes	No.
Underwear factories.		7			6 00		9	Good	Yes	No.
Underwear factories.		9			5 00		9	Good	Yes	No.
Underwear factories.		16			6 00		9	Good	Yes	No.
Underwear factories.		19			6 50		9½	Good	Yes	No.
Underwear factories.		3			6 00		10	Bad	Yes	No.
Underwear factories.		7			5 00		9	Good	Yes	No.
Underwear factories.		5			4 00		9½	Bad	Yes	No.
Underwear factories.		10			6 00		9	Good	Yes	No.
Underwear factories.		20			7 00		9	Good	Yes	No.
Box factories.	40	20	30	48 00	8 00	5 00	10	Good	Yes	No.
Box factories.	30	5	15	42 00	4 00	6 00	10½	Good	Yes	No.
Box factories.		9	1	12 00	5 00	4 00	10	Good	No	Yes.
Box factories.		18	5		5 00	5 00	10	Good	Yes	Yes.
Box factories.	5	9	4		6 00	6 00	10	Good	No	Yes.
factories.		20	8		6 00	5 00	10	Good	Yes	Yes.
factories.	6	40	10	44 00	6 00	5 00	9	Good	No	Yes.
factories.	300	100	15	42 00	6 00	5 00	11	Good	Yes	No.
factories.	54	50		44 00	6 00		10	Good	Yes	No.

[illegible]



# INDEX.

## A

	PAGE.
Ames, J. S., testimony of.....	198
Ancient Order of Foresters.....	132
American Legion of Honor.....	120
Ancient Order United Workmen.....	129
Ainslee, Mrs. E. A., testimony of.....	203
Assessment insurance companies.....	146
Northwestern Masonic Aid.....	147
Masonic Mutual Aid.....	147
Covenant Mutual Benefit.....	148
Mutual Reserve Fund Life.....	148
Fidelity Mutual Life Association.....	148
Home Benefit, of San Francisco.....	148
Bankers and Merchants' Mutual, of United States.....	149

## B

British insurance societies.....	145
Beet sugar manufacture.....	46
Culture of sugar beet.....	57
Hints on.....	58
Boot and shoe manufacture.....	86
Bankers' Mutual Relief Association.....	169
Bankers and Merchants' Mutual Life Association, of United States.....	149
Black Diamond Fruit Cannery.....	98
Benicia Fruit Cannery.....	98
Bishop, A. W., testimony of.....	200
Boys in jute mills.....	30
Building and loan associations—nationals.....	266
Where the national came from.....	268
Investigation of national.....	269
Financial statements.....	272, 270
Expense account of national.....	271
Where the profits of national come from.....	271
Difference between Loan and Expense Fund of.....	272
Withdrawal value of shares in national.....	273
Lapses in national.....	274
The non-coöperative feature of national.....	275
Limitation of stock in national.....	277
True character of national.....	278
Minneapolis "National".....	278
Expense of management in national.....	280
Contrast between "local" and national.....	281
Danger to borrowers in national.....	282
High premium in national.....	283
Advantage of local over national.....	284
Summary on national.....	284

	PAGE.
Shareholders need protection from national.....	285
Testimony on national.....	286
Supplementary report on national.....	309
Building and loan associations—local.....	218
Albert Shaw on.....	226
F. A. Richards on.....	226
Willis S. Paine on.....	226
Hon. Seymour Dexter on.....	227
A. Sbarboro on.....	227
Failure of.....	229
Home Benefit Association.....	230
Fresno failure.....	230
San Bernardino failure.....	231
Pasadena failure.....	231
Savings banks vs.....	232
Overdraft in.....	234
By-laws in.....	235
Distribution of profits in.....	236
Square rule of dividing profits.....	237
Per cent rule of dividing profits.....	237
Judge Dexter on distribution of profits.....	237
Partnership plan of dividing profits.....	238
E. R. Rambo's plan of dividing profits.....	241
The Secretaries on dividing profits.....	241
Statistics on.....	248-265
National, investigation of.....	266
Growth of local.....	267
California.....	267
Coöperative features of.....	275
Primary objects of.....	276

## C

Clark, C. K., testimony of.....	299
Chinese cigar factories investigation.....	320
Contra Costa Laundry.....	318
Claypole, J., testimony of.....	207
Covenant Mutual Benefit Association.....	149
Cigar manufacture.....	76
Chosen Friends, order of.....	115
Code, Elfelt & Co.....	94
Collins, R. E.....	191
Cruse, William, testimony of.....	210
California Jute Mills.....	29
Cutting Packing Company.....	93
Colton Fruit Cannery.....	99
Culture of sugar beet.....	57
Cocoonut and castor oils.....	63
Cost of fuel in jute mills.....	30
Cotton manufactories.....	18
Coöperative insurance in Europe.....	140
Coöperative Building and Loan Associations.....	218

	PAGE.
Coöperative Insurance Associations.....	102
Plans of.....	103
Natural premium plan of.....	103
Assessment plan of.....	104
Coöperative insurance of.....	104
Methods of old line.....	105
Comparative cost of.....	106
Classes of.....	107
D	
Dennery, L. L., testimony of.....	301
E	
Eagle Insurance Association.....	167
Equity Benefit Association.....	165
Eureka Endowment Association.....	170
Extent of silk manufacture.....	48
Endowment Associations.....	150
No legal protection in.....	152
Transformation of.....	153
Dead.....	154
How people are fleeced in.....	154
Tricks of the trade in.....	155
Who the victims are in.....	156
Charges made against.....	157
Fraternal and proprietary.....	182, 157
Proprietary.....	158
The lodge scheme in.....	159
How organized.....	159
Women canvassers for.....	159
Plans of the.....	160
Assessments and dues in.....	161
No printed by-laws in.....	162
Surreptitious changing of by-laws in.....	162
Why assessments are postponed in.....	163
Ground plan of.....	165
Feasibility of plans of.....	173
Financial programme of.....	174
Disparity of contracts in.....	177
Savings banks and.....	178
Average profits in.....	178
Upon what success depends in.....	179
Lapses or forfeitures in.....	179
How the scheme can be worked in.....	182
Trial of.....	185
Should not the system succeed in.....	187
Supplementary report on.....	189
Testimony on.....	191
Decision of Judge Hoge on.....	191
Complaints from victims of.....	215



	F	PAGE.
Fruit canneries.....		89
Cutting Packing Co.....		93
A. Lusk & Co.....		93
Code, Elfelt & Co.....		94
Overland Packing Co.....		94
King, Morse & Co.....		94
H. Schammel.....		95
M. J. Fontana & Co.....		95
List of, in California.....		96
Gilroy .....		97
San José.....	101, 100, 99,	97
Mountain View.....		98
Martinez .....		98
Yuba City.....		98
Benicia .....		98
Black Diamond .....		98
Colton .....		99
Sacramento .....	101,	99
Santa Rosa .....		99
Healdsburg .....	101,	100
Los Gatos .....		100
Napa .....		100
Fontana, M. J., cannery.....		95
Forms of life insurance.....		143
Fidelity Mutual Aid Association.....		170
Fidelity Mutual Life Association.....		148
Fidelity Endowment Association .....		166
Flax manufacture.....		39
Fraternal societies.....		107
Odd Fellows.....		112
Chosen Friends.....		115
American Legion of Honor.....		120
Knights of Honor .....		125
Ancient Order United Workmen .....		129
Workmen's Guarantee Fund Association.....		131
Ancient Order of Foresters .....		132
Royal Arcanum .....		133
Knights of Pythias .....		137
Knights and Ladies of Honor .....		138
Young Men's Institute .....		139
Young Ladies' Institute.....		139
Young Men's Catholic Union.....		139
Benefit to wage classes, of .....		142
British .....		145

## G

Glass manufacture .....	65
Wages paid in .....	71
Importation of glass.....	79
Gilroy Fruit Cannery .....	97
General statistics on jute manufacture .....	71
<i>Government insurance in Germany .....</i>	

## H

	PAGE.
Hours of labor.....	329
Home Benefit Life Association.....	148
Healdsburg Fruit Cannery.....	100, 101
Hints to American farmers on beet culture.....	58
Hides imported.....	82
Hughes, W. F., testimony of.....	196
Hoge, Judge, on endowment associations.....	191

## I

Inspection of workshops.....	329
Insurance societies, benefit to wage-earners.....	142
Importation of hides.....	82
Importation of glass.....	73
Investigations.....	315
San Francisco Laundry.....	315
United States Laundry.....	316
Le Grande Laundry.....	317
Contra Costa Laundry.....	318
Summary on laundries.....	319
Chinese cigar factories.....	320
Napa Woolen Mills.....	326
Stonecutters' strike.....	327

## J

Jenkins, C. N., testimony of.....	211
Jute growing in California.....	34
Jute bag manufactories.....	33
California.....	29
Boys in.....	30
Cost of fuel in.....	30
San Quentin.....	31
General statistics of.....	33
California jute growing.....	34
Why raw jute should not be taxed.....	34
Specific and not ad valorem duties on.....	35

## K

Knights of Honor.....	125
Knights and Ladies of Honor.....	138
Knights of Pythias.....	137

## L

Leonard, J. H., testimony of.....	202
List of fruit canneries.....	96
Le Grande Laundry.....	317
Legion of the West.....	183
Linseed oil.....	63
Leather manufacture.....	81
Lusk & Co., A.....	93
Los Gatos Fruit Cannery.....	100

M	
	PAGE.
Mutual Endowment, of Oakland .....	171
Masonic Mutual Aid Association .....	147
Manufactories .....	10
Miller, Mrs. Addie L., testimony of .....	209
Mutual Reserve Fund Life Association .....	148
Mountain View Fruit Cannery .....	98
Martinez Fruit Cannery .....	98
Miscellaneous industries .....	46
Beet sugar .....	46
Oil .....	59
Glass .....	65
Cigars .....	76
Leather .....	81
Boots and shoes .....	86
Fruit canneries .....	89
N	
National Endowment Association .....	166
Napa Fruit Cannery .....	100
Napa Woolen Mills .....	328
Northwestern Masonic Aid Association .....	147
O	
Olive oil .....	59
Oil "trusts" .....	64
Oil wells of California .....	61
Oil manufacture .....	59
Olive oil .....	59
Petroleum .....	60
Oil trusts .....	64
Whale oil .....	62
Linsced oil .....	63
Cocoanut and castor oils .....	63
Trade in oils .....	64
Overland Packing Co. ....	94
Odd Fellows' Society .....	112
P	
Petroleum .....	60
Pacific Endowment League .....	168
The, a sham coöperative .....	169
Expense Fund of the .....	172
R	
Ramie manufacture .....	37
Royal Arcanum .....	133
Royal Argosy .....	184
S	
San Francisco Laundry investigation .....	315
Safety Endowment Union .....	180
Santa Rosa Fruit Cannery .....	99

# INDEX.

	PAGE.
San José fruit canneries.....	97, 99, 100, 101
Sawtelle, C. A., testimony of.....	205
San Quentin Jute Mills.....	81
Schammel, H., canning factory.....	95
Schneider, J. J., testimony of.....	204
Sacramento Fruit Cannery.....	99, 101
Sbarboro, A., testimony of.....	297
Stonecutters' strike, investigation .....	327
Silk culture.....	44
Silk manufacture.....	41
Extent of.....	43
Smith, Jno. F., testimony of.....	199
T	
Trade in oils.....	64
Textile fabrics.....	11
Woolen manufactories.....	11
Cotton manufacture .....	18
Jute manufacture.....	28
Ramie manufacture .....	37
Flax manufacture .....	39
Silk manufacture.....	41
U	
United States Laundry.....	316
United Endowment Associates.....	182
V	
Vasconcellos, J. J., testimony of.....	207
W	
Wages and hours of labor.....	329
Wages in glass manufactories.....	71
Whale oil.....	62
Woolen manufactories.....	11
Workmen's Guarantee Fund Association.....	131
Y	
Young Ladies' Institute.....	139
Young Men's Catholic Union .....	139
Young Men's Institute.....	139
Yuba City Fruit Cannery.....	98
Young People's Insurance Society.....	168



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**FIFTH BIENNIAL REPORT**  
**OF THE**  
**BUREAU OF LABOR STATISTICS**  
**OF THE**  
**STATE OF CALIFORNIA,**  
**FOR THE**  
**YEARS 1891—1892.**

**GEO. W. WALTS, - - COMMISSIONER.**



**SACRAMENTO:**  
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# CONTENTS.

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	PAGE.
LETTER OF TRANSMITTAL.....	3
INTRODUCTION.....	5
RECOMMENDATIONS—	
Free public employment office.....	12
Chinese registration.....	13
INDUSTRIES—	
Agriculture.....	15
Flouring mills.....	16
Beet-sugar making.....	17
Leather.....	22
Boots and shoes.....	23
Gloves.....	25
Furniture manufacture.....	26
INVESTIGATION—	
Labor and capital.....	27
Shoe trade.....	54
Breweries.....	101
Coast seamen.....	166
RATES OF WAGES AND WORKING HOURS.....	190
TEACHERS' WAGES.....	208
EARNINGS OF PIECE-WORKERS.....	213
GENERAL CONDITION OF WAGE-WORKERS.....	218
TABULATED STATEMENT OF WAGE-EARNERS.....	245
WOMEN'S ORGANIZATIONS.....	467



## LETTER OF TRANSMITTAL.

STATE OF CALIFORNIA,  
BUREAU OF LABOR STATISTICS.

*Hon. H. H. MARKHAM, Governor of California:*

SIR: I have the honor to submit herewith the Fifth Biennial Report of this Bureau, for the years 1891 and 1892.

Yours, very respectfully,

GEORGE W. WATTS,  
Commissioner.

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## INTRODUCTION.

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The period since the last biennial report of this Bureau was made has not been marked by revolution or radical change in the situation regarding labor and the general condition of wage-earners in California. History, made up as it is from the political, religious, social, and economic conditions of mankind, finds some striking features with which to mark the close of a century. The fall of the Bastille and the French revolution left their imprint on the page of eighteenth century records, but these were mere incidents in the grand upheaval which forever established the civil rights of man.

Scarcely had the world of men and letters accepted the franchise, with its inevitable freedom of thought and expression, when another crying evil came up for settlement. Capital and labor began their contest early in this century, but the end is not yet. Both sides are well aware of their dependence upon each other, and should resort to none but conciliatory measures toward each other; but the leaders too frequently lose sight of this fact, and, blinded by self-interest to all sense of justice, disregard utterly the rights of others, and rush headlong into conflict, using the most violent means to attain their ends, often with the most deplorable results. Yet, in the main, reason rules, and the pessimist who sees this, or any other country, plunged into revolution or anarchy on account of the clashing interests between those who work and those who employ, has failed to take note of the improvement which liberal education and freedom has made in the original and sinful man. It would be a sad commentary upon the combined efforts of Christianity and science, if human nature had not been improved in all these years. Self-interest is still the motive power of humanity, but it is an enlightened self-interest—a selfishness which has intelligence enough and policy enough to look at all sides of the question.

No man can truthfully accuse capital of endeavoring to enslave the working masses; not because capital is humanitarian, but because the best interests of capital, *i. e.*, its rapid and steady increase, are best subserved by a more liberal policy. On the other hand, the intelligent and skilled laborer or mechanic does not wish to oppress and hinder the success of capital, because his only hope of remuneration for his skill depends upon the financial success of his employer. That there are differences of opinion between the employer and the employed does not argue that both are not striving for the same ultimate results. Prosperity and happiness is the watchword of both, but they look at the proposition from different standpoints. That there should be men on either side who fail to consider the rights of the other, or who are by nature troublesome and aggressive, does not necessarily prevent a peaceful and just settlement or adjustment of existing differences.

The best friends of labor believe in its organization, but there

many who doubt the wisdom of some measures incorporated with or upheld by organization. Union rules are, on the whole, just and equitable, but the extreme of boycott and strike has many times a boomerang effect. In such cases stubbornness on either side is short-sighted, because in nine cases out of ten the causes which led to an open rupture extend far beyond the control of either party. A successful strike or boycott may suppress an evil for a short time, but it seldom, if ever, eradicates it.

The strained relations existing between labor and capital, the hostile attitude of each toward the other, is a subject that claims the attention of all thoughtful men. There is no need to recall the history of strikes to perceive its importance; it is enough that the condition of organized labor is that of nearly universal strike, while to resist its increasing demand capital has made some progress in defensive if not aggressive organization. Heretofore capital has, for the most part, relied on such concert of action, by parties immediately affected, as occasion required to resist labor demands, but it is now seen that this does not meet the case; hence, the process of compact organization has begun, with every indication that it will be extended. This is war, as real, as destructive as ever hostile armies waged. And though the contest is between parties engaged in the same pursuits, whose interests ought to be and are mutual, who are distinguished from each other only by the incidental relation of employer and employed, there exists between them a spirit of antagonism and bitterness that is anything but pleasant to contemplate. When this does not break out in violence and bloodshed, the restrained but ill-concealed anger shows that desire to strike for advantage waits only upon opportunity. That this condition of labor and capital is as unnatural as it is destructive of the common welfare, is too plain for argument; that it must be amended to avert national disaster is equally plain, and is generally admitted.

It is the special province of this Bureau to deal with facts, yet when the facts found furnish no solution of the problem presented or point to antecedent causes, then these become legitimate subjects of inquiry. The inquiry presented is: Why this ruinous contention between labor and capital? All the disputes between laborers and capitalists have reference, direct or remote, to increase or diminution of wages or of interest. The question of increasing or shortening the hours of labor is manifestly one of wages, and that of unionism is in the end one of wages. The conflict is between wages and interest, respectively represented by laborers and the owners of capital. We should marvel at this if the inquiry went no further than the mere details of local strife.

There will be no dispute that, though wages have in recent years advanced, the condition of labor, when constantly employed, is not better than it ought to be. In other words, the advance of wages has not kept pace with the laborer's rational wants in this age of unparalleled improvement in the conditions of life generally, while opportunities in proportion to the number seeking employment grow constantly less. Hence, though wages are actually higher, they are relatively lower and tend lower. It is equally true that interest is constantly falling, and that capital employed in productive industry, unless fortified by some monopoly, is exposed to fire in front and rear—on one side <sup>1</sup> the exactions of the monopolists of land, of franchises, or of *pat- sometimes of all of them*; on the other, by demand of organized <sup>1</sup> *better wages*. Labor is in similar straits. Capital, after eat

demands of the monopolies in order to maintain interest, seeks to reduce wages, while in the rear stands the great army of unemployed unorganized labor ready to accept any wages. Hence, the conflict between labor and capital—between laborers and employers. We are thus led to make sharp contrast between capital employed in productive industry and that invested in monopolies, and to observe that just in proportion to the exaction of the monopolies is it difficult or impossible to maintain interest and lower wages. That the monopolies do exact a constantly increasing share of the product due to labor and capital is proved by the fact that while invention and division of labor have vastly increased the power of labor and capital to produce wealth, interest and wages tend constantly lower. Land, capital, and labor are the prime factors in the production of wealth, but when monopoly of land, franchises, and inventions intrude, and without performing any useful service, claims a share of the product, and with the power of the State enforces it, the struggle of labor and capital for existence begins and a conflict between them ensues.

There can be no doubt that capital hesitates to embark in manufacturing enterprises, because of unsettled conditions not only of labor but of trade itself.

Broadly speaking, this condition of unrest has its origin in Europe, where the great powers keep all of their able-bodied men under arms. This is done ostensibly to keep peace, but in reality it is to keep the balance of trade in the old, beaten channels. The whole European question is a commercial one. It is simply this: Shall the powers who have built up and enjoyed supremacy in commerce maintain it, or shall they give way to other and newer factors and allow them to compete for trade in the world's market? In other words, shall England remain mistress of the seas, or shall she divide patronage with Russia on one hand and the United States on the other? England, who has the most to lose, adroitly works upon the petty ambitions and grievances of other European nations in order to enlist them in her struggle for commercial control. When the long-expected war takes place in Europe, it will not be for territorial aggrandizement; it will simply decide who shall buy or sell without let or hindrance.

Naturally a reflex action makes itself felt in this country. It is not possible to divert labor from its proper channels without profoundly disturbing economic conditions, and this has an alarming demonstration in the distressed condition of the European working people, especially among the rural population. There is a bread famine, but not so much because the land will not produce, but because there is no one to properly cultivate it. This gives the American farmer a glorious opportunity, and if the American mechanic is wise in his generation, he will try to help the American manufacturer to get his full share of the world's trade. The tariff agitation, which forms the basis of political strife at present, keeps capital shy, but this is only a temporary embarrassment. The time has come when we as a nation should seek not only to fill home demands, but to gain some of the trade which belongs to us by right of situation and business capacity. We need not go to Europe to sell manufactured goods. The whole of South America is open to us, and when our manufacturers compete for this trade successfully, there will not be an idle workman in the country.

The hostile attitude of some of the labor unions has had much to do



with keeping money out of local manufactures. This has gone so far in some cases that it amounts to prohibition. Our laboring men have many grievances to complain of, but they should be far-seeing enough to keep capital in confidence with them. Labor-saving machinery, high fuel, high freights, high rates of money interest, and the uncertainty, or rather limitations, of trade have done more to oppress and keep the mechanic down than all the innate selfishness of capital combined. Public opinion, and legislation too, have favored the working classes, but there has been little to encourage the manufacturer. He has had to contend with sharp Eastern and European competition, backed by fashion's approval of the imported article, and it is not much wonder that corporations and real estate speculations have grown and flourished where manufacture should have gained a strong foothold.

The booming of real estate has done nearly as much harm to California as did the disastrous stock speculation in the days of mining excitement, yet no one can blame a capitalist for preferring real estate to manufacture. It pays infinitely better, is not subject to the thousand and one drawbacks which beset all kinds of manufacture. It does not have to compete with the Chinese on the one side and the Eastern tradesman on the other. As a consequence, real estate climbs higher and higher, until it has outrun the possibility of attracting the small farmer, upon whom the future welfare and population of California must depend; while trade is depressed, and too many branches of manufacture languish. Add to this suspicion and distrust between employer and employé, and a condition of affairs is reached in which there is ample room for reform.

Let the workingman remember that public opinion and law are ample to give him redress against the unjust demands of capital. Let him use his union more for educational, social, and benevolent purposes, and strive to make it so attractive as to bring into affiliation every wage-worker within reach of its influence. Let him also remember that the whole question is involved in the world's unsettled trade relations, that the employer class also suffers from this agitation, and that prudence and moderation on his side will finally win for him all that the exigencies of commerce make possible to those who follow his line of artisanship.

The line of inquiry followed in securing data for this report was determined upon with a view of obtaining reliable information regarding rates of wages, hours of labor, and other working physical, social, and financial conditions surrounding the wage-workers of the State. As a means of carrying out this purpose, schedules of questions covering a wide field of inquiry were prepared for both employer and employé, and special agents made personal canvass of industrial centers soliciting answers.

A special feature of the inquiry was an earnest effort to ascertain the exact status of working women, and it is gratifying to note that the surroundings of female wage-earners in California are far superior in point of comfort and money compensation to the condition of their sister toilers in the older communities.

There is no pinching want, nor out-at-the-elbow poverty, in California. The State is too young and the conditions too new to produce it. Nature has given an even and adjustable climate, which also makes the question of livelihood comparatively easy. Added to this is something of *that chivalric spirit* which characterized mining days, and a woman *does not find her lines excessively hard*, even if she must face the prob-

lem of bread winning. The greatest drawback to all industrial pursuits here is a limited market, which naturally curtails the possible output. It is not a question of low wages, but lack of work, and from this cause the woman must suffer equally with the man.

Manufacture, in nearly every instance, is carried on under a marked disadvantage. Not only is there competition with China and Europe, but the Eastern States are eager in their quest of Western trade, and, with their larger output and lessened cost of production, they are easily able to hold the trade balance.

This sharp competition has rather a beneficial influence on the working conditions of female operatives in manufacturing establishments. In order to do business at all, the manufacturer must take advantage of every improvement in machinery, and must have his work done under the most favorable conditions. This means clean, well-lighted, and well-ventilated workshops, and also skilled operatives. It will not pay to manufacture under any other circumstances, and, as his market is small, he must meet any improvement in his competitors' goods, either in style or workmanship, so that a skilled operator in California knows more of every branch of the business than the same class of workers would in the East, where one kind of work is performed from one year's end to the other.

Tailoring, cloakmaking, dressmaking, and even millinery work are done by the "supporter" system, and the scale of wages, shown by reference to the tables, must be understood to be earned by a worker whose skill is confined to the production of one particular part of whatever garment she assists in making. None except forewomen are expected to understand all branches of the work, and these women are paid for their skill accordingly.

The saleswomen—thanks to a vigorous crusade by Labor Commissioner Tobin—are provided with seats and allowed to sit at any time during the day when not serving a customer. There are few exceptions. A glance at the tables and summaries will show that their wages vary greatly, but it will also show that the majority of them are young women, who live with their parents, and are not wholly dependent upon their own exertions for a living. A just law of compensation practically gives the best places to those who are dependent, because that class, having the word "Want" staring them in the face, are apt to be the brightest and best workers, and are therefore entitled to the highest salaries.

The army of women engaged in domestic service are really better off than any other class of wage-earners. If competent they are assured of steady employment and good homes.

Cooks are paid from \$20 to \$50 per month; second girls, from \$15 to \$20; chambermaids from \$12 to \$20 per month. In the large hotels their wages are uniform at \$17 50 per month, but their perquisites bring this considerably higher. Waitresses and dining-room girls receive from \$15 to \$20 per month. The cooks, laundresses, and the dressmakers who go out by the day are the women who have bank accounts, and there is an astonishing number of them whose names are familiar to savings banks and investment institutions.

Outside the cities many women and children work on fruit during the busy season, but they are by no means dependent upon their earnings for support. They make extra spending money during the sum-

mer months, and the same can be said of many of those who work in canneries. In 193 establishments where women are employed, the total number of female employes being 3,752, their wages run from \$3 a week to \$250 a month. The ruling hours of labor are from 8 A. M. to 5 P. M., with one hour allowed for lunch.

In preparing the tables hereinafter used to show the rates of wages paid in various industries of the State, the use of averages has been avoided as far as possible, as being misleading and wholly unsatisfactory. The plan has been to present actual facts by setting forth the various rates of wages paid, and the number employed at each particular rate in the establishments considered. It will be seen that the divergence in rates is so great as to spread them over a wide range; not only as between varying industries, but in each separate line of business, and even in individual establishments. So wide is this divergence, that all apparent causes, such as diversity in work and in the skill of workmen, are not sufficient to satisfy the inquiring mind as to why there should be such an enormous variation in wage rates. This question opens to the theorist a fertile field for speculation.

The thousands of individual statements tabulated furnish information sufficient to show conclusively the condition of wage-workers in California at the present time, details being given as to occupation, age, sex, conjugal relations, nativity, length of time in the United States, and also in California, rates of wages, annual earnings, daily average for the three hundred and sixty-five days in the year, working hours with time allowed for the noon-day meal, number of days lost on account of sickness, lack of work, and from other causes, age at which the party commenced to work for wages, state of health then and now, number of years engaged in present employment, length of time with present employer, whether renting or owning their homes, number of rooms in house, amount paid for rent, for board, or for board and lodging, number of others supported, whether member of beneficial associations or of labor organizations, and weekly benefits received in case of sickness. - To obtain this information required persistent effort and patient inquiry, as our people have not yet been educated up to the point of freely giving personal statistical facts for public use.

Oddly enough the principal opposition encountered came from the employes themselves. Many of them are careless and indifferent about their conditions, present or prospective, and others again object unreasonably to the questions which were asked them. They were under the impression that the Bureau was prying into their private affairs, and did not seem to realize that labor legislation all over the world is based on statistics.

It is impossible to correct an abuse until it becomes known, and it can only be known by investigation and inquiry. The factory laws under which our manufacturers employ help is the direct result of Labor Bureau work, and the fact that shop girls are not obliged to stand on their feet all day is one of the good things this Bureau has done for California.

A grand total of labor legislation for the century has resulted in the abolishment of imprisonment for debt, in establishing a lien law, and in exempting the necessary tools of the mechanic from attachment; *the trustee process is curtailed, cooperative banks, loan associations, and building societies are authorized; regulations for the protection of life*

and health in factories are provided, and while perhaps not strictly in the line of labor legislation, educational facilities are not only broadened and made absolutely free, but the whole trend of thought among educators is to devise means of training the hand and eye in mechanical skill while imparting the necessary instruction in developing intellectual endowments. Without specific legislation nine hours have come to be a maximum day's work in most industries, while the tendency all over the world is towards a shorter working day. It is unlawful for women or minors under eighteen years of age to work more than sixty hours per week, and neither woman nor minor can be made to work between the hours of 10 o'clock at night and 6 o'clock in the morning.

The army of unemployed laborers ever present in greater or less numbers, and always the most needy subjects of the State, can be materially benefited by legislative action in providing means to assist them in obtaining employment. In another part of this report the establishment of free public employment offices is recommended, and it is earnestly hoped that the matter may receive favorable consideration.

In conclusion, I desire to make public acknowledgment of indebtedness to Deputy Charles W. Adams for faithful and untiring devotion to duty, and to special agents T. B. O'Brien for aid in important work and for data gathered, and Mrs. Frona E. Wait for valuable services and intelligent assistance in both field and office.

## RECOMMENDATIONS.

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### FREE PUBLIC EMPLOYMENT OFFICES.

Our State Constitution declares that "government is instituted for the protection, security, and benefit of the people." The benefits of protection are secured to the people through the prevention of crime. One of the most prolific sources of crime is idleness. Enforced idleness breeds discontent, discontent induces dissipation, dissipation leads to the commission of criminal acts. Any movement toward the prevention of idleness tends to suppress vice. It is easy for humanity employed to do right; unemployed to do wrong.

It is the duty of government to afford the governed every facility for right-doing. To reduce unemployed labor to the minimum is an important step in that direction.

The legislative department of our State government can exercise its functions in no way more honorable and praiseworthy than in providing means of obtaining employment for needy but willing toilers in search of work. Men and women who are ready and anxious to work, but who have no work to do, find their privations hard enough to bear without the additional burden of being taxed for the privilege of obtaining work. Many thousands of dollars are annually drawn from those who are least able to bear the loss, as fees paid for securing employment. These *many* thousands can be saved to the worthy wage-workers of California, by the annual expenditure of a *few* thousands on the part of the State in maintaining free employment agencies at the populous centers of industry, where employers in need of help can place on record their various wants, and where our workingmen and women when not employed can obtain free and reliable information as to the character of help that is needed, and the places where employment may be secured.

Unemployed labor naturally gravitates to the cities, the number of individuals attracted being, as a rule, in proportion to the size of the city. In the largest cities, therefore, the greatest need of assistance is felt, and it is here that these agencies should be established.

As a measure designed to benefit all, and to be an absolute blessing to many, I would respectfully recommend the passage of an Act by the Legislature providing for the establishment and maintenance, under the direction of the Bureau of Labor Statistics, of a free public employment office, in all cities within the State having a population of more than twenty-five thousand. The law would be general in its application, as the offices established would be open to and intended for the use of all citizens of the State.

This Bureau would serve as a sort of clearing house, where the wants of all classes, employers and employes in all parts of the State, reported through the different offices, could be compared, and the balances of *supply and demand* between the various labor districts of the State *would be adjusted*. In addition to their duties as employment ag

the officials in charge of these offices could render valuable services in collecting statistical data relating to the industrial interests of their respective districts, and thus greatly facilitate the work of this Bureau.

In Ohio the plan is in successful operation, and undoubtedly will be adopted by many other States. At the ninth annual convention of the National Association of Officials of Bureaus of Labor Statistics, recently held at Denver, the following resolution was adopted:

*Resolved*, That the Commissioners of Labor of the different States recommend to the Legislature of their different States the consideration of the advisability of creating free public employment offices, under State control and supervision.

## CHINESE REGISTRATION.

The Legislature of the State, at the session of 1891, passed an Act entitled "An Act to prohibit the coming of Chinese persons into the State, whether subjects of the Chinese Empire or otherwise, and to provide for registration and certificates of residence, and determine the status of all Chinese persons now resident of this State, and fixing penalties and punishment for the violation of this Act, and providing for deportation of criminals."

This Act imposed manifold duties upon the Commissioner of the Bureau of Labor Statistics in carrying out its provisions. In an earnest endeavor to discharge these duties, I gave considerable time and attention to the preliminary measures necessary to a complete preparation for accomplishing the work contemplated. The magnitude of this work may be judged from the fact that according to the census of 1890, there were in the State 72,472 Chinese persons, distributed between the different counties as follows:

Alameda .....	3,311	Plumas .....	307
Alpine .....	5	Sacramento .....	4,371
Amador .....	324	San Benito .....	85
Butte .....	1,530	San Bernardino .....	682
Calaveras .....	326	San Diego .....	909
Colusa .....	924	San Francisco .....	25,833
Contra Costa .....	465	San Joaquin .....	1,676
Del Norte .....	7	San Luis Obispo .....	386
El Dorado .....	518	San Mateo .....	448
Fresno .....	2,736	Santa Barbara .....	581
Humboldt .....	19	Santa Clara .....	2,723
Inyo .....	89	Santa Cruz .....	785
Kern .....	1,124	Shasta .....	342
Lake .....	210	Sierra .....	488
Lassen .....	41	Siskiyou .....	1,151
Los Angeles .....	4,424	Solano .....	1,522
Marin .....	915	Sonoma .....	1,145
Mariposa .....	181	Stanislaus .....	421
Mendocino .....	359	Sutter .....	327
Merced .....	746	Tehama .....	892
Modoc .....	22	Trinity .....	554
Mono .....	146	Tulare .....	964
Monterey .....	1,667	Tuolumne .....	253
Napa .....	875	Ventura .....	451
Nevada .....	1,053	Yolo .....	604
Orange .....	162	Yuba .....	974
Placer .....	1,429		

All the necessary blanks were formulated. Applications, certificates, commissions, receipts, record books, etc., were prepared and arrangements were made for the selection and appointment of a large corps of deputies for duty at various points throughout the State.

Section 9 of the Act reads as follows:

"Within ninety days after the passage of this Act it shall be the duty of the Commissioner of the Bureau of Labor Statistics of this State to cause to be published in one daily or weekly newspaper, if any, of general circulation within each county of the State, for the period of one month, once each week, a notice to all Chinese persons within the State, directing and commanding all Chinese persons within this State to appear at the office of the Bureau of Labor Statistics within ninety (90) days from the date of the last publication of such notices, and apply for the certificates of residence provided for in this Act."

In compliance with the requirements of this section, I caused to be published in fifty-three newspapers, of as many different counties, the following:

NOTICE TO ALL CHINESE PERSONS WITHIN THE STATE OF CALIFORNIA.

Pursuant to an Act of the Legislature, approved March 20, 1891, all Chinese persons within the State of California are hereby directed and commanded to appear at the office of the Commissioner of the Bureau of Labor Statistics within ninety (90) days from July —, 1891, and apply for the certificate of residence provided for in said Act.

GEO. W. WALTZ,  
Commissioner Bureau of Labor Statistics of the State of California.

SAN FRANCISCO, May 20, 1891.

While the preparations made for carrying out the provisions of this Act have offered to the Chinese residents every facility for a ready compliance with the law, no attempt on the part of the State has been made to enforce it. The result is that comparatively no applications have been received. Out of a possible seventy-two thousand four hundred and seventy-two only four certificates of residence have been issued.

The claims of the fifty-three newspapers for publishing notices to Chinese residents constitute an indebtedness which, for lack of funds available for the purpose, has not been liquidated. Subdivision 3 of Section 24 provides that "all claims arising out of and incident in carrying out the provisions of this Act shall be presented the same as other claims against the State, and audited and passed on by the State Board of Examiners, and paid on warrants drawn by the Controller upon the Chinese Fund."

This fund being empty, with no immediate prospect of accumulations therein, and the claims of the publishers, amounting in the aggregate to \$401 17, being long overdue, I would respectfully suggest the propriety and advisability of making special provision for the payment of these claims.

## INDUSTRIES.

## AGRICULTURE.

Nearly six hundred thousand persons in California, about 47 per cent of the entire population of the State, are engaged in and dependent for support upon agricultural pursuits.

While nearly every product of the soil known to civilization is grown in greater or less abundance, the most important crops are those which result from the cultivation of land to grain. Of these the crops of wheat and barley are of greatest prominence, the leading position being occupied by wheat. Of this cereal alone the annual product is sufficient to supply all the inhabitants of the State, if distributed among them, with forty-two bushels per capita; while throughout the United States the average yield is less than ten bushels to each inhabitant, although in many States agriculture engages at least 60 per cent of the population. Russia, which is our chief competitor in the European market, produces only two bushels of wheat per capita.

As only about one third of California's crop is needed to supply the requirements of her inhabitants for food and seeding purposes, there is each year an immense surplus for export. Much of this surplus is converted into flour before being sent out of the State. This and the other manipulations to which wheat is subject, including its cultivation, harvesting, transportation, warehousing, and shipping, gives employment to a vast army of men.

Wheat is therefore not only an important factor in bringing wealth into the State, but is an element which enters largely into all propositions relating to labor questions.

Wages cut a very small figure in the early efforts to grow wheat in California, which was first successfully accomplished at the Mission San Diego, in 1778. The Indian laborers worked under the direction of the padres, and were content with subsistence and absolution. The farming implements used by them in preparing the ground, sowing the seed, and harvesting the crop were few in number and of the crudest nature imaginable. A crooked stick, with one end sharpened to a point, served as a plow, with which the soil was scratched a little on the surface. Over the ground thus prepared the seed was sown broadcast by hand, and was covered by dragging a bushy sapling or pile of brush back and forth across the field. At harvest time the wheat was cut with knives and reaping hooks, a handful at a time, and bound into sheaves, which were gathered into shocks and left standing among the stubble to dry. When ready for the thrashing process the sheaves were loosened and spread upon the smooth, hard surface of a circular space, called the thrashing floor. Then the wheat was beaten with flails or trampled over by horses or cattle until the grain was separated from the straw. This grain was then tossed about in the air with wooden shovels or baskets until the lighter portions of chaff had been blown away, leaving clean wheat as the result of patient labor in the slow and laborious process employed.



Equally primitive means were resorted to in converting this wheat into flour. Smooth stones, or at best the mortar and pestle, were the implements generally used for this purpose. This method of cultivation suited the sleepy, easy-going pueblo builders, but it would never answer the purpose of the restless Aryan, who came after him, and who now tills his fields with steam engine and gang plows, which work day and night. In those days it required a dozen laborers to the acre; now the average is one man for every one hundred and thirty acres cultivated.

Even India, or the cheap labor of southern Russia, can hardly compete with our improved machinery and seaboard facilities for transportation to market. By the introduction of the header, the combined harvester and thrasher, operated either by steam or horse power, even the miserably paid ryots of India are overmatched as an element of cheapness in the cost of production. Although the charges for freight from farm to tidewater add materially to the cost, it is possible to produce wheat in our great valleys, and put it alongside ship at tidewater, for less than half a cent per pound, or 30 cents per bushel. Included in this cost is interest on the first cost of the land, taxes, interest, and machinery, and all the expenses of the entire operation, as well as the exorbitant tax caused by the practice of handling grain in sacks instead of by the elevator system. A large number of the farmers do not purchase the expensive harvesters and thrashers themselves. They are often the property of men who do the work at so much per acre, and are generally a couple of months touring a district. About 2,000 harvest hands are employed to run the 500 harvesting machines now operated during the season. Portable kitchens are among the belongings. Chinese cooks accompany the men, and the household arrangements are never disturbed by the presence of harvesters. They come and go many times without coming in contact with any member of the family in whose fields they labor.

#### FLOURING MILLS.

The merchant flouring mills of California have a total capacity of about 20,000 barrels of flour per day, and give employment to some 750 men, whose wages run from \$250 per month for head miller, down to \$2 50 per day for general mill hands. There are 50 mills which are considered first class because of their capacity, and in each of these there is a head miller, whose wages grade from \$250 per month down to \$125, according to the output and capacity of the mill. Strange to say, wages have not changed within the past fifteen years, and there has never been any labor trouble or organization among the men. They are a steady set, seldom, if ever, giving up their trade, and often remaining in the employ of a firm an entire lifetime. All of the large mills run continuously, using two shifts of men, but the wages do not vary for night and day work.

The following is the scale of wages generally paid to all except head millers:

Second miller.....	\$4 50 per day.	Second oilers .....	\$2 50 per day.
Third miller.....	4 00 per day.	Smut hands .....	2 50 per day.
Flour miller .....	4 00 per day.	Teamsters .....	3 00 per day.
Feeders .....	3 00 per day.	Foreman, delivering.....	3 00 per day.
Bolters .....	3 50 per day.	Helper, delivering.....	2 50 per day.
Head fireman .....	3 00 per day.	Millhands .....	2 50 per day.
Assistants .....	2 50 per day.	First engineer .....	150 00 per month.
Millers .....	3 00 per day.	Second engineer.....	125 00 per month.

While salaries and the expense of living have not materially decreased in fifteen years, the per cent of profit has decreased at least 75 per cent; but the widened market and augmented output have made milling a profitable industry. The season of 1881-2 was the banner year for profitable milling, owing to abundant and cheap wheat and an extraordinary demand from abroad for flour. The roller process does not increase the capacity of the mill, nor can it be operated cheaper, but the increased output of high-grade flour, and the better quality produced, render this the only profitable process for California millers. The original cost of a roller mill is at least double the cost of a stone mill; it requires more men to operate it, and the saving in the cost of dressing the stones is offset by the corrugating and grinding of rollers, although the latter is done by machinery. However, roller-process flour commands a much higher price than that made by the old method, and the yield per bushel is considerably more.

Outside of San Francisco the milling interests are extensive. One of the largest mills in the State is located at South Vallejo. It started with a capacity of 150 barrels a day, and in 1864 it was increased to 650 barrels. In 1874 an additional mill was built at the same point, with a daily capacity of 800 barrels. In 1883 the mills were rebuilt and enlarged, and the French roller process introduced. One of the mills now has a capacity of 1,400 barrels per day, and the other, fitted with both stones and rollers, has a daily capacity of 800 barrels. These mills have never been closed except for repairs, and keep a corps of 200 men employed the year round. The owners started out early to supply flour for the English market, and have built up a large trade in that direction. The business was incorporated a few years ago, and a new building was erected on the opposite shore in Contra Costa County, which has room for machinery capable of turning out 6,000 barrels a day, but the demand has not made it necessary to use all this space or power.

Other towns have built mills of considerable size, notably Oakland which has two, Sacramento three, Stockton two, Los Angeles two, and Marysville one. A milling company was organized in 1887, controlling eleven mills, situated in Santa Clara, Santa Cruz, Monterey, San Benito, and San Luis Obispo Counties, which have an aggregate capacity of 2,400 barrels per day. On the 1st of September of this year (1892), a further combination was made with the Golden Gate Mill of this city, the Buckeye of Marysville, the Pioneer of Sacramento, and the Sperry Mills of Stockton. The capacity of the mills in the present combination is 6,600 barrels per day. The object of the combination is to lessen the cost of production for these interior mills, and also to control the output of flour, so that a more uniform price may be obtained. As the market now stands, there are frequent and marked fluctuations in the price of flour, while the cost of manufacture remains the same.

#### BEEET-SUGAR MAKING.

No enterprise in California has felt the direct influence of congressional legislation more beneficially than the industry of beet-sugar making, and its necessary concomitant, sugar-beet growing. The passage of the McKinley bill, which went into effect April, 1891, and the subsequent action of Congress in allowing a bounty of 2 cents per pound on all sugar produced in the United States, have stimulated this busi-

ness into a growth equal to 300 per cent increase in two years. The output of beet sugar in the State for the year 1890 was 7,121,777 pounds; in 1891 it was 8,175,548 pounds; while for 1892 it will not be less than 29,000,000 pounds. It is safe to say that 5,000 people derive their support from the business at the present time, and the number is rapidly increasing.

Unless there should be adverse legislation, it will be but a few years until beet-sugar making will be a first-class California industry. There is still a feeling of shyness among capitalists, because of the uncertainty of politics and legislation, as it would be impossible to compete successfully with the cheaper labor of France and Germany, to say nothing of the peon labor of the Philippine Islands, unless the bounty is kept on sugar long enough to enable the industry to get fairly started.

In the fourth biennial report of this Bureau there is a complete history of the various attempts at making beet sugar in this State down to 1890, and it is not our province at this time to do more than note the changes which have taken place since then, and give the results up to date of experiments in the culture of the beet, and the process of making it into sugar.

California now has three beet-sugar factories in successful operation—one at Watsonville, in the Pajaro Valley; one at Alvarado, on San Francisco Bay; and one at Chino, in the extreme southern part of the State. The largest of these, the one at Watsonville, commenced operations four years ago with machinery sufficient to manipulate 350 tons of beets every twenty-four hours. This capacity has been greatly augmented under the stimulus given to the industry by the action of Congress in providing a bounty for home-produced sugar, and the factory can now handle 700 tons of beets daily. The average price paid for beets the present season is \$5 per ton, and already some \$300,000 in cash have been distributed among the Pajaro Valley farmers for this season's crop. About 200 farmers in the vicinity of this factory are now engaged in raising beets, to the almost entire exclusion of other crops. Some 250 laborers find employment in the factory, at wages averaging \$2 per day, while in the fields a large number of men and boys are employed during the season of cultivation at varying rates of wages. The work of thinning out the growing crop is especially adapted to give employment to boys during the months of May and June. The schools in the Pajaro Valley arrange so as to have vacation during these months, thus enabling the schoolboys to go out into the fields and each earn \$1 to \$1.50 per day by thinning beets.

The establishment of the mill at Chino was decided upon in the summer of 1890. Work was commenced at once and vigorously prosecuted. Buildings were erected costing \$200,000, machinery costing \$300,000 in Germany was put in place, and all made ready to open the campaign in 1891 as soon as the beets should be ready for delivery. By a contract of even date with that of the establishment of a factory, 2,250 acres of beets were to be grown and delivered during the first year, 4,000 the second year, and 5,000 acres the third year. The 2,250 acres of beets were duly delivered during the season of 1891, amounting to 11,770 tons, and were as promptly converted into 1,946,000 pounds of high-grade, granulated sugar. The capacity of this factory is 350 tons of beets daily, and those grown at Chino average 15 per cent saccharine matter, returning to the farmers a net income per acre so large that

many instances the first crop of beets paid for the land upon which it was grown.

The success of last season, although the farmers knew nothing about beet growing, and there were many vexatious occurrences to contend with, was such as to greatly stimulate interest in the enterprise. Many engaged in the cultivation of beets this season, the capacity of the mills was extended, and the result has been that already during this campaign there has been an output of 5,000,000 pounds of sugar, while the factory has at least two months to run on this year's crop, and the output will reach at least 8,000,000 pounds.

The benefit that this establishment has been to the community where it is located cannot be overestimated. Chino, in this respect, is a type of what can be done elsewhere. Three years ago the site was practically an unbroken wilderness, given over to bands of cattle, horses, and sheep. Now there is a thriving community of many hundred prosperous people, with all the appurtenances of civilization in the way of churches, schools, and other social advantages. In the establishment of the enterprise, there was invested upwards of \$1,500,000, of which a large sum was paid out for labor on the ground. This season there will be paid out fully \$250,000, which will go directly into the hands of the employés of the mill and the farmers who raised the beets. There have been contracted for 30,000 tons of beets, at an average of \$5 per ton. A great many of the beet growers have harvested from 18 to 25 tons to the acre, and their profits run from \$40 to \$75 to the acre.

In the mill itself the skilled workmen are paid \$20 a week, while the average price paid to laborers is \$2 25 per day. The farmers, too, owing to the remunerative rates paid for the beets, are in return able to reward their help in a most satisfactory manner. All told, there are some 1,500 people dependent upon and deriving a comfortable support from the enterprise.

The oldest factory is the one at Alvarado. The far-reaching benefits of such an industry may be seen from the fact that in this vicinity there are at least 1,200 persons whose support is derived either directly from the mill itself or from raising beets and in the various industries incidental to such a center. Besides the consumption of 20,000 tons of beets, there are used annually 40,000 sacks, 6,000 tons of coal, 2,000 tons of lime, many hundreds of barrels and quantities of other material, in the preparation of which many persons are employed. Then the transportation of these articles to and from the mills gives profitable employment to the railroads and their army of employés. All these are in their turn consumers, and contribute to make a home market, which is the best of all markets, for the consumption of the products of American farms and factories.

Besides the three factories now in operation, others are to be started. Steps have been taken to refit the establishment at Grand Island, which, under the old law, could not be operated at a profit, while the people of Anaheim are making arrangements for the inauguration of a similar enterprise there.

The following description of the process of converting beets into sugar was published in the "Chronicle," and is the process in use at the Chino factory:

The beets, after having been gathered, are deposited in bins, from which sluices filled with running water extend to the factory. In these sluices the beets are carried into

sloping elevator, which takes them to a tank, where they are washed clean, after which they are carried to an accumulator, in which they are weighed. Having been weighed, the beet next travels to the slicer, which is provided with sixteen right-angled shaped knives, with twenty-two V-shaped subdivisions in each knife. This cuts them into little corrugated strips about one sixth of an inch square, technically called "cossetts." If cut or ground finer they would pack in the diffusion cells, and not allow the water to percolate through them freely. The slicer discharges the cut beets directly onto the beet conveyor, which feeds the diffusion battery.

Next the sliced beets are put into the diffusion cells, of which there are twelve in number of 1,050 gallons capacity each, each with a heater having a heating surface of 40 square feet. The tops of the cells being opened, they are filled with "cossetts" or strips of beets. Hot water is then let in under pressure, which passes down through the contents of cell 1; then out at the bottom and up over into the top of cell 2 and down through its contents, and so on through the remainder. The same water passes through all the cells. By the time ten or twelve successive waters have passed through cell 1 all the sugar is extracted; its bottom is opened and the refuse removed by means of a horizontal beet conveyor, which carries it to a hopper connected with a sloping bucket elevator, which again carries it to the third floor to the pulp presses.

The juice from the diffusion battery runs into the measuring tank, which is supplied with control apparatus and an electric signal bell, and the juice then passes through the exhaust steam heaters of 400 square feet of heating surface.

The juice is heated to about 90° C. and runs by gravity to the first carbonation tank, and is treated with milk of lime and carbonic acid, and is then pumped through the first Cizek filter press. This double press, with hydraulic joints, has 320 frames, giving filter cakes of 1½ inches in thickness, has 2,000 square feet of filtering surface and a capacity of 600 gallons of lime refuse. Beneath the presses there is located a trough for measuring the juice and sweet wash water. The juice and the first portion of this sweet water run together to another filter apparatus, subsequently described, and the last portion of the sweet water runs into the lime station and is used for slaking lime. The lime refuse falls directly from the open frames into small railroad cars, which convey it outside of the factory on an elevated trestle-work for dumping to the ground. In the meantime the juice and sweet water coming through the presses passes through two Danek filters of 300 square feet of filtering surface each, and then go through the second carbonation process. This twice saturated juice is pumped to the second Cizek press of 80 frames of the same size and surface as the first.

The filtered juice and a portion of sweet water are now pumped by a separate pump to the filter tower into the sulphur station. The juice here treated with sulphurous acid gas passes under light pressure through two Danek filters of 600 square feet of filtering surface, after which it goes to the evaporating apparatus, which consists of four pans with 1,400 square feet of heating surface each. The thick juice is now treated again with sulphurous acid, and passes through two Danek filters and is taken into one of the two vacuum pans, having a capacity of 30,000 pounds of *masse cuite*.

Exhaust steam only is used in evaporating, while both exhaust and live steam may be used in the vacuum pans.

The centrifugal machines are seven in number, on the ground floor, directly under the mixers, from which spouts lead the *masse cuite* (thick syrup) directly into them. They are made of copper, perforated on the sides, and inclosed in a stationary cast-iron casing, with a space between, and lined with a fine mesh wire screen. The centrifugal is suspended inside the casing by a shaft from above, with the bearings at the bottom; a slide is drawn above one of the machines, and the heavy *masse cuite* is allowed to run probably about 10 inches deep. The slide is closed and the machine started. In a few seconds it reaches a velocity of 950 revolutions per minute. As soon as the machine starts the *masse cuite* begins to rise on the sides by the centrifugal force until it reaches the top in a uniform lining, probably about 3 inches thick. But look! The dark brown color is changing. First there is a streak of light color, and then suddenly the whole changes to a snowy whiteness. The syrup is gone, the sugar remains. The centrifugal force has thrown the syrup and nearly all the moisture through the perforated sides, where it is caught by the iron casing and conducted to another part of the building to be boiled again later. A spray of water and bleaching fluid is then played on the white sugar. This is thrown off by the motion, the machine is stopped, and there stands the sugar, firm, white, and perfect. The operation takes about a minute.

As the sugar is brought up from the centrifugals it drops into the elevated end of a great cylinder. Here it is picked up by little shelves, and when they come round to the top, as the cylinder slowly revolves, they drop the sugar off upon the inner warm cylinder, which dries it, and it falls off to be picked up by other shelves and carried up again. As the cylinder stands sloping, the dry sugar works down toward the far open end. This end terminates in a run of fine brass wire, next to which is one of a coarser mesh. All the fine-grained sugar, comprising a great deal of it, now entirely dry, falls through the fine wire and goes down a chute into barrels or bags in the shipping-room below.

In an analysis of soils especially adapted to beet culture, Prof. E. W. Hilgard, of the State University, comes to the following conclusion:

*"Within the limits of Alameda and Santa Clara Counties, being within reach of the bay and city of San Francisco, there is an area of*

about 380,000 acres, of which at least one half is well suited to beet culture, and each acre of which can readily produce 2,000 pounds of refined sugar. This excludes the heavy adobe, saline, and very gravelly lands, and gives for these two counties alone the enormous possible production of 760,000,000 pounds. The Coast Range valleys alone could quadruple this production, and at least the middle and northern portion of the Sacramento Valley can also be counted as a beet grower."

Referring to the soil in the Pajaro Valley, Monterey County, the Secretary of the Western Beet Sugar Company says:

"We possess a natural beet soil, deep, loamy, rich, and in the valley inexhaustible, as it is enriched every few years by a sedimentary deposit left by the overflow of the river. Land not overflowed will in time be impoverished, but some of our land has been in cultivation for thirty years, and the crop is still undiminished. Deterioration is very slow, due partly to climate and partly to the fact that during our mild winters an enormous volunteer growth springs up, which, when plowed under, helps to enrich and build up the physical state of the soil. There was raised on one patch in 1888, 100 tons of beets, averaging 2½ pounds in weight and 20 per cent of sugar, with a coefficient purity of 87 per cent. The highest yield so far has been from 10 acres, which averaged within a small fraction of 27 tons of beets and nearly 4½ tons of sugar per acre.

"We have a natural beet climate. The winter rains end in February or March, and with the exception of a few showers in April or May, no more rain falls until November. The temperature is admirably adapted to beet culture, furnishing to perfection the three periods necessary for germination, growth, and formation of sugar. The soil is warm and moist in April and May, hot and moist in June and July, and hot and dry in August and September. The sun shines almost uninterruptedly throughout the season, and to the kindly influence of its rays, together with the absence of rain during growth and maturity, we owe the superior saccharine percentage and coefficient purity of our beets."

"I am getting to be an old man," said Mr. Claus Spreckels in a recent interview on the beet-sugar question, "and am beginning to feel that I have done pretty nearly my share of work; but by and by, in only a few years, and I hope to live to see the time, the people of California will realize how much there was in what I said when I told them that the growing of beets for sugar making would be the salvation of the farmers of this coast. Let them grow the beets, sell them, feed the pulp to cattle, fertilize the land with the refuse lime, and see whether farms that now pay nothing in grain will not give their owners a more than fair return for energy and labor invested. After awhile I want to get the farmers to own the beet factories, and make their own sugar. I want them to do as they do in Germany. Let them send their boys to the refiners to learn the trade of sugar making. Let them give their children a lesson in industry, and give them at the same time better health by working a few hours a day in the beet fields during the month the weeding is done. Let them share among themselves the residue from the refineries, and if they work one half as hard in the future as they have done in the past, the result can only be prosperity. Finally, let me add that if the tariff is let alone as it now is, in five years the United States will be exporting sugar instead of importing it."

There is no danger that the sugar industry will be overdone for years

to come. The United States consumes about 3,000,000,000 pounds of sugar, worth in its crude state \$150,000,000. To produce this sugar from beets would require about 1,000,000 acres of land and hundreds of factories. This would give employment to thousands of men, and would curtail our annual expenditures over \$100,000,000. If this enormous saving were to accrue under a joint-stock system, as has already been proposed in the Cahuenga Valley, a large percentage would go directly to the farmer who grew the beets, as well as to other industrial classes. At present the machinery used in the factories is brought from Germany and the skilled workmen to operate it are also importations, but it will not be many years before the ingenious American inventor will be giving both Germany and France many new points about labor saving in beet-sugar making.

#### THE LEATHER INDUSTRY.

The output of California leather is more than a million sides per annum of sole, harness, skirting, and buff, all of which is oak tanned. Its preparation is carried on in 40 tanneries, located in different parts of the State, and gives employment to 1,380 men, whose wages range from \$1 to \$3 50 per day. A still greater number of men are employed in the woods gathering tan bark, which costs the tanner from \$15 to \$18 per cord, while his West Virginia and Pennsylvania competitors pay from \$5 to \$8 for the same quantity. Remoteness from transportation facilities has much to do with the difference in price of tan bark here and in other States; but this has been partially remedied by the establishment of a bark extract works in the State of Washington by an enterprising company of San Francisco tanners and leather dealers, who ship the entire product of the works to California to be used by the leather makers.

The comparative dullness in the boot and shoe business, and the labor troubles combined, have a tendency to lessen the local demand for leather, but the receipts in San Francisco continue to increase year after year. Of the sole leather produced, fully 75 per cent is shipped to the Atlantic States. In round numbers, 5,300,000 pounds were disposed of in this way in 1891, an increase of 300,000 pounds over 1890, and this year the gain will be still greater. The leather used by the boot and shoe manufacturers is derived principally from hides tanned in the neighborhood of San Francisco. Prices heretofore obtained on the Atlantic Coast, where most of the boot and shoe manufacturing is done, have been such as to allow California tanners a small margin of profit, but competition is growing brisk and it is incumbent upon the tanners not only to obtain their hides at prices commensurate with those of their Eastern competitors, where labor, hides, and bark are cheaper, but there must be more attention paid to scientific methods of skinning and curing. So far leather manufactured in California compares favorably with the Eastern article, but the coast tanners look forward to the time when our butchers will skin and cure as they do elsewhere, and they are at all times willing to pay 5 per cent more for what hides they buy than the butcher would net by exporting them.

Following are the receipts of hides for the last two years:

1890.....	262,496 hides.
1891.....	295,682 hides.

The receipts of leather for the same period were as follows:

1890.....	35,540 rolls.
1891.....	37,593 rolls.

#### BOOTS AND SHOES.

The volume of trade in boots and shoes, leather and hides all increased considerably during 1890; but on account of the low price of hides, the value was such as to make it appear like retrogression. In 1889 a new feature was added to outside competition in boots and shoes, when importations by sea, through Canadian Pacific connections, amounted to 24,891 cases, while in 1890 there were but 6,049 cases brought in by sea.

There was sharp competition between the Eastern and home manufactured shoes in 1890, and prices were very low, but there was a good volume of trade. The business of the year 1891 was not so brisk, but it is estimated that this year's business will be somewhat better. At best, present manufacture of boots and shoes is only about 75 per cent of the value of that of 1887-8. Population has increased sufficiently in that time to bring this down to 60 per cent in money value, but there has undoubtedly been an increase in the number of pairs made. Since 1889 Eastern competitors have overrun the country.

Six or eight years ago all sole leather made here was manufactured into shoes at home factories; now a great portion of it goes East, including the amount of increased production. The shoe business should have grown with this increase. It has not, but this is not due to Chinese competition, so often alleged, as statistics show a corresponding decrease in Chinese production. They, too, have had to compete with cheap Eastern-made shoes. The adoption of the Dangola process of tanning leather, which is largely supplementing French kid dressing, has had a tendency to cheapen the price of staple goods. A skin dressed by the Dangola process is worth from 14 to 40 cents per foot, and this enables a manufacturer to sell his shoes at from \$24 to \$36 per dozen. French dressed skins are worth 50 cents a foot, and when made into shoes the product is valued at from \$48 to \$54 per dozen. The same conditions hold good with staple men's shoes. In former years men's kip, topped boots were worth \$66 per dozen, now they are valued at \$40, and the miners, teamsters, and tanners, as well as farmers, wear shoes of which at least three pairs can be made from the same amount of leather as is required for one pair of high-topped boots.

Improved machinery increases the output in volume, but diminishes the value from 10 to 15 per cent.

The imports by sea are steadily decreasing, and it is thought that there will be a healthy reaction in favor of California-made shoes in Oregon and Washington. There is no question as to better values when Eastern and California shoes come into competition, and our northern neighbors are learning that it is cheaper in the end to buy a better quality of shoe. Of exports to other countries the same can hardly be said, as there has been a considerable decrease in the volume and value this year.



The following are the exports for the past two years:

	Pairs.	Value.
July 1, 1890, to June 30, 1891 .....	63,254	\$129,618 00
July 1, 1891, to June 30, 1892 .....	44,777	92,294 00

There are 14 shoe factories in San Francisco, and these employ about 1,400 operatives, 450 of whom are women and girls, while the remainder are men. The men earn from \$1 to \$4 per day, while the women earn from \$4 50 to \$12 per week. Besides this, there are about 700 Chinese engaged in shoe making, but they have separate factories and do not make successful headway in attempting to produce fine work. Some of their factories are provided with improved machinery, and are apparently run upon the same rules as those of white men.

It is claimed that 800 of the white shoemakers are members of the Boot and Shoemakers' White Labor League, and that 300 of the girl shoefitters belong to the Shoefitters' Union. Outside of the union there are several hundred operatives and about 600 custom workers. The latter work by the week and are paid according to skill and experience. Their wages run from \$8 to \$25 per week. Repairing is a separate branch, and this Bureau has not been able to gather any information either as to numbers or wages paid.

The past two years have witnessed boycotts, strikes, and lockouts in the shoe manufactories, but at present all differences are adjusted, and it is to be hoped that peace may continue, since trouble means still greater loss of trade and greater importations of Eastern-made goods, to say nothing of the distress entailed upon the employés themselves.

On April 4, 1891, a strike took place in Buckingham & Hecht's factory, and resulted in the Manufacturers' Association, which had but recently organized, issuing the following:

OFFICE OF THE BOOT AND SHOE MANUFACTURERS' ASSOCIATION, )  
SAN FRANCISCO, April 4, 1891. )

Being officially informed of the strike existing in the factory of Buckingham & Hecht, which, under our rules, demands our coöperation; be it therefore

*Resolved*, That unless the difficulty is amicably settled by Saturday night, April 11th, all the factories controlled by this association will immediately suspend operations for an indefinite period.

CAHN, NICKELSBURG & CO.  
ROSENTHAL, FEDER & CO.  
PORTER, SLESSINGER & CO.  
BUCKINGHAM & HECHT.

This threatened to throw out of work 1,100 persons. The lock-out did take place on Monday, April 14th, when 750 men and 350 women and girls, including those in the factory of Hecht Bros., found themselves out of employment. The lockout was intended to last till the Shoemakers' League put an end to the strike at Hecht's establishment.

The manufacturers thought that a better time for these troubles could hardly have happened, as business was backward, collections light, and they carried a stock sufficient to last twenty days. As regards business it was said that frequently where a \$1,000 order was expected not more than a \$500 one came to hand.

*The trouble was settled the third week in April. The terms were †*

the association would properly recognize the league. No obstacles were to be placed in the way of men joining, and there would be no prejudice against workers because they belong to the league. That shop committees would be recognized, and the collection of dues and assessments allowed. Differences existing and hereafter arising would be settled by arbitration. The arbitration committee would consist of two members of the association, two of the league, and, in the event of a tie vote, these four to choose a fifth and disinterested party.

There was a pretty fair trade in a portion of April and May, but June was dull. In July the firm of Louis Murr & Co. removed from this city to Vermont on account, as they claimed, of the strikes. Early in August there was a rumor of Buckingham, Hecht & Co. being willing to sell out, but it proved to be without foundation. July was a quiet month, but in August there was a fair business done. A strike occurred in the United Workingmen's factory early in September, and in that of Jones & Granville, where it was claimed that there was a reduction of 15 to 40 per cent in wages. This, however, was denied. The strike with the United Workingmen dragged along during the fall.

Early in the present year the differences between employer and employé embarrassed the trade very much. A committee of the Boot and Shoe Manufacturers' Association reported that in the matter of the alleged reduction at the factory of Cahn, Nickelsburg & Co., they found that with the machines now provided an operator can earn in forty-eight minutes, at 20 cents per dozen for linings, 1 cent more than the operator could earn in sixty minutes when paid 24 cents per dozen. This was the bone of contention between the Girl Shoefitters' Union and Cahn, Nickelsburg & Co., and it was finally resolved by the members of the association to discharge all of their operatives affiliated with the Federated Trades, unless the boycott on Cahn, Nickelsburg & Co. was raised. This ended in the shoemakers in these factories being themselves discharged from the union.

#### GLOVES.

The glovemakers are probably the happiest and most prosperous of all the leather workers in California, although the glove trade has suffered in proportion to the other industries from competition and loss of patronage. There are but two small factories where ladies' fine gloves are made, and one where driving gloves for women form about 25 per cent of the factory's output. These employ 46 men and 74 women, of whom 6 men and 14 women make fine gloves. Of the remaining 1,000 glovemakers, there are 60 per cent women, and these work almost exclusively upon men's wear. The men's wages range from \$2 to \$3 per day, the hours of labor being from 7 A. M. to 5:30 P. M., except on Saturday, when they work eight hours. The skilled workmen are able to earn \$24 per week, while the women make from \$12 to \$18. The women operatives work by the piece, and their average wages are \$9. Their working hours are from 8 A. M. to 5 P. M., but, as a matter of fact, they come and go without let or hindrance, and seldom, if ever, work full hours. There is no union among the glovemakers. They are an industrious and saving class, and the employers make a scale of wages which is satisfactory to all classes of workmen, and everything runs smoothly. The only drawback to the prosperity of the nine factories and their employés is dull business and occasional lack of employment.

## FURNITURE MANUFACTURE.

Before the completion of the Central Pacific Railroad, in 1869, furniture manufacturing was carried on in a primitive and desultory way. There were no cabinet-makers, in the true sense of the word, and no skill demanded beyond the skill of a carpenter or joiner. The Spanish and Mexican inhabitants required nothing save the simplest household goods, and the typical miner did not concern himself beyond the barest necessities. Pans and rockers were of greater moment to him than bedsteads and sofas, and it was well that it was so, because of the absence of any native woods which could have been fashioned into fine or durable furniture.

When the railroad made the importation of hard woods possible, the industry took a new lease of life. Several firms with large plants and facilities sprang up and flourished for a time. San Francisco was the general supply and distributing point for the whole Northwest. The entire coast was filling up rapidly, and there was a brisk demand and quick returns. The most profitable time was when the brisk demand was for cheap, pine furniture. This brought the trade down well into the seventies, and then there was a perceptible and growing demand for hard-wood furniture and finish, which required skilled labor and imported woods.

Furniture making under these conditions still flourished until competing railroads cut off both the northern and southern markets, and San Francisco found herself limited to home demands.

To manufacture cheaply, each style must be produced in large quantities, thereby diminishing the cost of first-class designing. It is impossible to dispose of a large quantity of one pattern or design with our sparse population, and there is no future for the furniture manufacturers except as population increases. The trade one firm has now is at the expense of his neighbor. There are no new fields for enterprise, and the consequence is that competition amongst manufacturers is very sharp.

Within the past year one large firm has gone out of business, and all of the factories are running with reduced forces of men, and are unable to keep even these busy the entire year.

In the East, with the whole United States for a market, with hard wood, mirror plate, and upholstery stuffs abundant and cheap, with great facilities and cheap labor, all classes of household furniture can be made very much cheaper than it can be manufactured here. The large Eastern houses employ the best designers at good salaries, and there is an added stimulus in the various prizes offered for the best original designs, not alone by the manufacturers themselves, but by technical schools of design and associated artists. No matter how expensive the original design, the stock is cut in lots of one thousand or more, and the expense chargeable against each piece is nominal. Another item is the waste lumber which the California furniture-maker must not only purchase in stock, but must also pay freight on. His Eastern competitor has no waste lumber, no freight to pay, and can easily outdo the Western manufacturer.

There are about 500 furniture workers in California, 350 of whom belong to a union, which is amalgamated with the International Furniture Workers' Union of America. Nine hours constitute a day's work, and the wages run from \$2 25 to \$3 50 per day.

Replying to queries made by a special agent of this Bureau, Mr. H. Euler, of the firm of H. Euler & Co., manufacturers of furniture and all kinds of cabinet work, says:

"The reason we cannot compete with the Eastern manufacturer is because we have shorter hours at higher wages, and also the discrimination of freight rates. The Eastern cabinet-maker works from ten to twelve hours per day, while our working hours are from 7:30 A. M. to 5 P. M., with thirty minutes allowed for the noonday meal. We pay freight on mirror plate at the rate of \$3 30 per hundred weight; on hard wood, \$4 20 per hundred weight; on lumber, \$1 per hundred weight, and miscellaneous materials, \$2 35; carloads of cheap bedroom sets, with all of these articles included, are rated at \$1 25 per hundred weight, with a minimum weight of 20,000 pounds. With such discrimination against us, it is only a question of a few years until we will be compelled to close our factories. Three years ago we employed 70 men, while now we have scarcely work enough for our present force of 26 men."

Speaking on the same subject, Mr. A. Frei, one of the oldest manufacturers in the State, says:

"Since the reduction of freight on finished furniture by the transcontinental roads, we have lost nearly all of our outside trade, while the cost of local distribution has not been changed. Last year we employed 60 persons; now we require 19, and the outlook is that we will have to suspend business. We have been manufacturing furniture since 1862, and have always continued steadily at work until this year (1892), when we have been idle one month already, and this is only the beginning of May."

In answer to an inquiry as to what he considered the greatest drawback to the prosperity of the furniture-makers, Secretary T. E. Hampton, of Union No. 15, says:

"Although living and rents are high, there would be nothing in the way of our prosperity if we could have *steady employment*. We cannot blame our employers for this. It must be caused by the railroads being more favorable to the handling of manufactured goods than of rough materials. It is said that manufacturers here cannot compete with Eastern goods outside of San Francisco, and not even here to advantage. This cannot be wholly due to a difference in wages, as many of our members have worked both by the day and piece in Eastern factories at as high wages as are paid here."

Charles M. Plum, President of the C. M. Plum Upholstery Company, in answer to our inquiries, says:

"In our business of furniture making we are paying higher wages generally than the trades unions demand, but we also discriminate between experienced and that of unskilled labor, and we believe that a close inspection of our methods will convince any fair-minded agitator of the labor question that the arbitrary rulings of the unions are in many instances the defeat of the object which they have in view. The great cause of the falling off of mechanical pursuits in California at present is due largely to the fact that the Eastern manufacturers, having increased their facilities for producing goods, can deliver them in San Francisco at prices far below what can be afforded by our home factories, and there are instances with us where the labor alone on a piece of furniture equals or exceeds the price of the article sent from the East and freighted here. This fact stands in the way of all our

factories in every pursuit, and will not be overcome until capital can be induced to invest in the enterprise on this coast, and a fair and equitable adjustment of the value of skilled labor can be obtained. One of the great evils of the day throughout all countries is the fact that skilled workmen are becoming less numerous, for the reason that there is no longer an apprentice system, and boys grow up in idleness until they are driven to labor for a livelihood, and then it is too late to make good mechanics of them."

There is considerable diversity of opinion among the rattan furniture manufacturers as to trade outlook, although all admit that there is a gradual increase in volume. Toledo, Milwaukee, and Chicago are large distributing centers for rattan furniture, but San Francisco has thus far held its own with an annual output of \$400,000, one half of which is used in the city. As a matter of fact, this should be an entry port for tea, silk, and rattan, which are brought in such large quantities from China, Japan, and India, but because of freight rates it is not so, and when the rattan is once landed it is at least 25 per cent cheaper to manufacture it in the East, where steam power, rents, and labor are so much cheaper. Like all local manufacturers, the rattan workers must change patterns and create new designs continually, in order to hold their trade, and for small quantities this is an expensive item.

Mr. George Ayscough, of Ayscough Bros., rattan manufacturers, says: "In most of the firms, although the trade is increasing, it is found necessary to cut wages, because of Chinese competition in all styles of rattan chairs. The California chair is framed in hard wood, while the Chinese chair is framed in bamboo, which cannot be nailed as can the hard-wood frames. These chairs can be bought in China for \$1 each, while to produce that same style here the manufacturer is compelled to pay a journeyman \$2 50 for labor alone. The importers sell a China chair for \$4 50 to \$5, and as the local manufacturer has little or no trade outside the State limits, it is obvious that the China-imported chair will in time drive out local workers." He is of the opinion that the present tariff does not afford sufficient protection against the Chinese, but thinks local manufacturers can compete with Eastern work successfully.

## INVESTIGATION.

## LABOR AND CAPITAL.

We cannot overlook the fact that at the present time the relations subsisting between capitalists and laborers are those of war, of intense conflict of interests. Whatever the speculations or conclusions of philosophers and political economists to the effect that this is an unnatural relation, a passing incident in the headlong pace of modern development of natural resources and in the production of wealth, the unpleasant fact confronts us now, and persists in claiming recognition with increasing intensity.

With a view of obtaining useful information touching this important matter, a number of representative men on both sides of the question, in the month of May, 1892, were cited to appear before the Commissioner and give testimony in the matter of an investigation into the condition of labor and capital in their present relations to each other in California, with special reference to:

*First*—The origin, aims, and objects of certain organizations representing capital and labor, respectively.

*Second*—The nature of complaints, abuses, and grievances that come within the province of these organizations for hearing.

*Third*—The methods employed in determining a wrong and obtaining redress.

*Fourth*—The causes which engendered hostility and led up to the present antagonistic attitude of the respective parties toward each other.

*Fifth*—The character and magnitude of the differences comprising the real issues between them.

*Sixth*—The possibilities in regard to finding a remedy and restoring harmonious relations between employer and employed.

This action brought together the officers of both the employers' and the labor organizations, and upon consulting together, it was agreed that Mr. George C. Williams, Assistant Secretary of the Manufacturers' and Employers' Association, should conduct the examination on behalf of capital, and Mr. M. McGlynn, of the Typographical Union, on behalf of labor. Subpœnas were issued and served on the officers and other representative men of both organizations and of several trades. The examination was begun on June 10th, and continued at intervals until July 11th, during which time about sixty witnesses were examined.

The inquiry in respect of the organizations, of complaints and abuses, and of modes of redress may be regarded as fairly successful, but as to causes of the hostile attitude of labor and capital toward each other and the remedy, there is little testimony, none that is satisfactory. This is not surprising. Men engaged in strife do not pay much heed to how it happened or how it may be avoided; their chief concern is how to win the present contest. Narrowed into an inquiry as to the cause and cure for the present hostile attitude of capital and labor toward each other,

the subject may be pursued further with profit. A solution, somehow, some time must be reached.

The Board of Manufacturers and Employers in California was organized to meet and check aggression of the federated labor unions. Its policy appears from the testimony to be almost wholly defensive. It kept no boycott-list, no black-list. It has never encountered the question of wages; has had mostly to deal with boycotts; was organized in August, 1891; is not a secret organization, though the press is sometimes excluded from its meetings.

The Council of Federated Trades was devised for the purpose of unifying the trades unions of the Pacific Coast, beginning in January, 1886. It is now composed of delegates from the unions of this city, and in the central authority has held open sessions since early in 1889; does not limit its work to trade matters, but takes part in agitation for legislation on various labor matters, and has distributed tons of literature.

The leading facts shown by the testimony are:

That the trades unions are organized for the purpose of shortening the hours of labor, resisting the downward tendency of wages, and to improve generally the wage-worker's condition.

That there is no lack of room for improvement in all these respects.

That there is no present nor concealed purpose to make undue aggressive demands upon employers.

That it has in most cases proved easier to adjust disputes about wages than it was those arising out of other matters.

That the unjust interference and "tyranny of labor unions" complained of by employers has always been the result of abuse of the declared principles of the unions.

That there has been some advance in wages and a marked improvement in other respects, notably among the coast seamen and brewers, the direct result of their organizations.

That making all due allowance for the better understanding of respective rights and duties reached by the contending parties, and also due allowance for improved conditions of labor in certain trades, the struggle of both labor and capital for existence remains slightly ameliorated but not substantially abated.

Whoever reads the testimony will perceive that some evils peculiar to one or more trades, and some common to all, had grown to be unbearable; that to remedy these the unions were organized, and afterward the federation of unions; that, not content with a measure of relief consistent with the struggle for existence, in which both labor and capital are bound, the unions moved on in a blundering way to assert rights consistent only with freer conditions, and thus threatened the extinction of capital. Thus, laborers were overworked and underpaid. They obtain relief in more wages or in shorter hours, or in both—a fairer division with capital of the joint product. But when the unions arbitrarily prescribed a network of rules, incompatible with the exigencies of business, they passed at the same time the limit of their usefulness and the power to enforce their demands. Service for wages is the performance of a personal contract, and that measure of union interference which enables a workman to hold his place by virtue of his standing in his union, rather than by a conscientious performance of his contract, and in defiance of the will of the employer, has proved intolerable. *It has seriously impaired the power of the unions.*

One steady purpose of the unions has been to force all workmen into membership. This end justified any means, and hence the war upon non-unionists raged fiercer even than against employers. That this could be only partially successful is obvious. The unions lacked inducement; there was a limit to their usefulness. They could raise wages, or they could hold in check, for a time, the downward tendency; they could otherwise improve conditions, but one essential thing they lacked: they could not make employment that was only sufficient for one hundred men furnish places for a greater and constantly increasing number. When, in the attempt to accomplish this they resorted to the most stringent reductions of hours that they could enforce, they found the solution of the difficulty as far off as ever, and the attempt to patch it up by rotation created friction all around. Little wonder that workmen would not all join the unions.

The present situation of labor and capital may be likened to that of contending forces resting on their arms, each side measurably content with the situation, yet ready to renew the conflict at the first disturbance of the *statu quo*. There never was a more propitious time for them to cease entirely their contention and turn their united efforts to the extirpation of their common enemy—monopoly.



## TESTIMONY

TAKEN AT AN INVESTIGATION INTO THE RELATIONS EXISTING  
BETWEEN LABOR AND CAPITAL IN CALIFORNIA.

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BUREAU OF LABOR STATISTICS, }  
June 10, 1892. }

MR. GEO. C. WILLIAMS, Assistant Secretary of the Manufacturers' and Employers' Association, appeared to conduct the examination in behalf of *Capital*; and

MR. M. MCGLYNN, of the Typographical Union, on behalf of *Labor*.

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### EXAMINATION WITH RESPECT TO THE CONDITION OF LABOR AND CAPITAL GENERALLY.

TESTIMONY OF SIEGFRIED NICKELSBURG.

Sworn. Examined by MR. WILLIAMS.

I am one of the Directors and Treasurer of the Board of Manufacturers and Employers of California; have been identified with the association ever since it started. This book [Exhibit A] is an official publication of its declaration of principles, the only one it has ever published, and is followed by the constitution. There is no provision for suspending or expelling members except for non-payment of dues. It is entirely a voluntary organization. No money has ever been raised other than the collection of monthly dues. The organization embraces all lines of trade; there are sub-organizations in the particular trades. I presume Article VII is held to mean that the body cannot take notice of any difficulty, strike, or boycott, until requested by the trade involved; it never has done so. The sub-organizations have power to settle their own matters, and the Manufacturers and Employers have power to act only when requested by the sub-organization, and has no power to compel obedience. The sub-organizations are entirely independent of the Manufacturers and Employers. I do not suppose the Manufacturers' and Employers' Association could lower wages below the national standard; the question has never been raised. The Board has never prepared nor issued any black-list. The Directors receive no pay; pay their dues, as other members.

Cross-examined by MR. MCGLYNN:

Am one of the original members of the Board; don't remember who issued the call for the first meeting; my name appeared among the rest: was chartered August, 1891. Any employer is qualified for members<sup>1</sup> and the number is not limited. A suspended member is barred from

benefits of the association. There is no power to increase monthly dues except by constitutional amendment. No member has been suspended. The reason of the provision that no member shall withdraw until sixty days after his resignation is filed, is that one does not want them to withdraw while others may be in trouble. The association has no black-list; keeps no record of employes. This [Exhibit B] is an official document; was present when the Directors ordered it issued; don't remember that any other document was issued with it. The association does not approve of boycotts of any kind; I don't know that it has threatened to boycott anybody.

"Watch your employes, but discharge boycotters," is a request, you might call it an official request, by the Board of Directors. A refusal to obey would not make the member liable to suspension, and he might remain a member in good standing. The association has not to my knowledge sent out any specified names of workmen to be discharged. The association has no objection to trade organizations. What it does object to is unreasonable, aggressive demands, boycotting among others, and interfering with people's business, walking people's factories without authority, talking to the men and threatening to have them discharged if they did not pay their dues, and interfering with a man's business in general, in dictating how to run the factories. The question of wages has never been raised in the Manufacturers' Association. The matter of trades-unionism has always been handled by the sub-organizations, so that has never come before the Manufacturers at all; no special provision has been made for meeting a case of that kind. If a trade could not handle its matters, and would call on the general association to try to adjust the matter by arbitration or otherwise, it would be their duty to do it. It has never meddled with the subject of wages. Cases have been reported from the Eastern States, numerous ones, of walking delegates bribed to boycott our trades, and walking delegates exacting bribes for immunities from boycott, but no like case has occurred in this State that I know of.

Our organization has its meetings in secret, although not strictly so; sometimes outsiders are admitted; persons having business may come; we have private business, but it is not a secret organization; sometimes we exclude the press. There is no rule in regard to the matter, but as a general thing the press are not present at meetings of the Board; the association has no other object than defense in labor troubles, and takes no part in public questions outside of those affecting them as employers. There never has been any notice taken of the difficulties of employers who are not members. To my knowledge no solicitation has ever been given to a firm, while such firm was in trouble, to get them to join the organization for the purpose of having strength to fight the trouble. I don't suppose Mr. Williams would have the discretion to use the association's name in matters of that kind, unless it was brought up before the Board, and such a thing was thought proper. Mr. Williams is an employe of the association, and not a member. Under some circumstances a person not a member might be permitted to enjoy the protection of the association. That matter, however, has never been discussed, and I don't know what we might do. I don't see anything to prevent our extending aid to non-members if we wished; it is not a practice we would encourage, as I think employers should take interest enough to join us if they wish to have any assistance.

Could not tell you the present membership of the association. Consider that the association offers benefits to employers; as to people not members being permitted to share those benefits, I am not very strict in regard to that; any employer would have my sympathy, at least. I don't know what the organization might do as to having the sympathy or practical benefits of the organization. As to the mode of procedure of the association towards a trade that is in trouble, we have never had anything of that kind come up yet; the "Abend Post" matter is the only thing that has come before us. I am a member of the Board of Directors. [A paper was here shown witness.] That paper is signed by Mr. Williams; I don't think that it is an official act of the Board of Directors; I don't think that it came before the Board; I was not present at the time if it did, and it has never come to my notice before; I have never heard of any such proceedings as the official acts of the association. The gentleman whose name is signed as authority for that may have been given discretion in the matter by the Board, but not to my knowledge; and if such discretion had been given I would be likely to know, but still I might not. Mr. Williams has never used the Board, and never been brought before the Board to be disciplined at all; he has discretionary power, and he might be authorized to use the name of the association in such matters by one of the trustees; one trustee could do that, although I don't know whether he has power according to the constitution; I don't think that one member could, according to the constitution; it would require a quorum. I know of several meetings of the Board of Directors at which I was not present; I could not remember now any members who were present at that meeting; I never saw the letter referred to before; I don't know but what I may have heard of it after it was sent; I may have heard the matter discussed afterwards; the minutes would show whether the Board of Directors gave authority in that matter. I do not know of a similar letter being sent to Philip Kennedy & Co., though there may have been. I don't remember that there was any authority given for such a letter being sent.

[The letter referred to, and shown the witness, is marked Exhibit C.]

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#### TESTIMONY OF OSCAR LEWIS.

Sworn. Examined by MR. WILLIAMS.

Am a member of the Board of Directors of the Employers' Association; Chairman of the Executive Committee; been identified with it ever since it started; it has no other constitution or law than "Exhibit A." I know of no way to discipline members who refuse to obey orders of the Board. It is entirely a voluntary association. An honorable man, if he wished to withdraw, would do so under the conditions agreed to when he joined; we have no power to bind him. I belong to the iron trade. Know of no instance where the association has had to compel obedience. The sub-associations as such do not elect members of the Board of Directors of the Board of Manufacturers. I know of no official black-list, nor that any has been prepared. No member of the association has ever asked to be discharged that I know of. The paper marked "Exhibit B" was issued officially by the Manufacturers; was addressed to the general public, and has no more binding force on the members than on the public.

Cross-examined by MR. McGLYNN.

Our association most decidedly approves of this method of stopping a boycott, when they are boycotting members of our association. The names of persons in a similar case, as specified in this paper, are not kept on record. There is no request nor any provision in the Manufacturers' Association debarring such persons from such employment; they are not noted, and we have no boycott-list and no black-list. I don't think at this time of any letter or any request from the association similar to this in other cases; I don't remember that there has ever been such a request sent in any particular case. George C. Williams is Assistant Secretary of the association, and Mr. Rollins is the Secretary. Mr. Williams is given authority to sign as Secretary by the Board. Mr. Rollins signs as Secretary, and Mr. Williams signs as Assistant Secretary, I think; I don't know that the Board has ever taken any express action in the matter of recommending that employes discharged for boycotting be not given future employment.

I have never known of the association threatening a trade with trouble if it did not cease from aiding a trade in trouble. I presume that the reference in this circular concerning walking delegates was taken from the report of some matter that took place in the East; I don't know of any special case of that character on this coast. It has been reported, in regard to this clerk's boycott, that the parties who were doing it were doing it in the interest of Louisville houses. I think that report was made at a meeting of the association, but I don't remember who made the report, and I don't think it would form a portion of the minutes of the association; it was merely a rumor. I don't think there was any attempt to investigate that rumor on the part of the Board of Directors. We are not in favor of agitation of the principles we uphold for the purpose of soliciting employers to join; we act simply on the defensive. Under some circumstances we would agitate. If we were being hurt pretty badly we should probably agitate. Sometimes we solicit people to join. Any one can do that; I do sometimes. I understand a professional agitator to be a man who devotes himself entirely to trades organizations, and who quits work and makes a living by agitating labor questions, and fomenting strikes and boycotts and a row generally, for which they are well paid by the different organizations. I have knowledge of such persons who are in this room. Mr. Fuhrman is one of them. It is my opinion that he is well paid for agitating these labor questions. I do not know that of my own knowledge, but I get it from common report, and from the labor papers that I read, where they attack Mr. Fuhrman and tell how well he is paid. There are several such papers published here. The most that I have seen in that regard have been copied into other papers; copied into the "Abend Post," and copied from other papers, and credited to such papers. I think the labor papers here are mostly printed in German, and I don't read them. I don't know of any English labor paper in this city that I read. I think the labor agitation is mostly confined to foreign elements. I know a little more about Mr. Valentine; he is Vice-President of the International Union, and draws \$100 a month and traveling expenses for lecturing and going traveling through the State. I learn that from the private document of the Molders' Union journal, a private paper published by them. I get my opinion in regard to his movements from that journal, and I believe it is true, although published by them. *He has done nothing else but travel and deliver lectures since he was 6*

charged from the Occidental Foundry for not doing proper work. It would not necessarily follow that a man paid to attend the business of a trades union was a labor agitator. There are quite a number of different parties that I believe have done nothing for the last few years except travel on this labor business. I admit that that document was sent out. There has never been any trouble about wages; there has never been any strikes here in regard to wages that I know of particularly; very little; most of the trouble has been from other things.

Our association is not giving any financial support to any trade having trouble with its workmen on account of having reduced their wages. I do not know of such a trade having reduced wages recently; I do not remember of any at this moment. There has been something of that sort come before our organization. The individual members of certain associations that are represented partially in our body may have done so. I do not know, but I presume you refer to the longshoremen or lumbermen; that may have been done, but not under our sanction; we had nothing to do with it.

Our association is not having any difficulty at present. I know of difficulties that sub-associations are handling; one is the brewery boycott, and the other is Mr. Curtin, the dry goods man; and the "Abend Post" matter, I believe, is still unsettled. I believe that is settled so far as the union involved is concerned, but it is not settled so far as the Federated Trades is concerned. Mr. Curtin is a member of the Employers' Association, in addition to which I don't know whether he is a member of a sub-association or not; I don't know whether they have a sub-association. I don't think I said awhile ago that a sub-association was handling Mr. Curtin's difficulty; if I did say so, I didn't mean it. I cannot say that the general body is handling that. The association has not employed detectives, but I presume we should under certain circumstances. I believe the statement that eight hundred cigar-makers want employment in San Francisco, and that less than two hundred work at their trade is correct, according to the statistics; I think the Secretary got that up from data furnished by cigar manufacturers; I do not know whether it was the Secretary or the Assistant Secretary.

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TESTIMONY OF SIEGFRIED NICKELSBURG.

Recalled.

I would like to state in regard to the letter of J. J. O'Brien that it was an act of the Board of Directors. Mr. Lewis was probably not at the meeting. Mr. Curtin, as well as the others, is a member of the Association of Manufacturers and Employers. They notified us they were unjustly boycotted, and all we did was to ask these people to give us the names of the boycotters, and as soon as we get those names we will write letters to the employers, notifying them that they are employing certain clerks that are boycotting others. That we are opposed to boycotting we make no secret; we are very strongly opposed to it. The party to whom this communication is addressed is not a member of our association, but the parties that were boycotted were. I do not remember when the meeting of the association was held at which **that was done**. I could not state whether it was in January, February or March, but it was certainly within the last three months, and **than a month ago**. I will say it is within two months.

## TESTIMONY OF GEORGE C. WILLIAMS.

Sworn. Examined by MR. MCGLYNN.

I am an employé of the Employers' Association; Assistant Secretary; I have no vote. I was employed as an assistant of the original committee, and given the title of Secretary, and assigned to do certain work that they detailed me to do, canvassing members among others. Have never been a member of a trade or labor organization. The formation of this association was suggested to me. I had nothing to do with its original conception. It was suggested to me by one of the members of the present association, Mr. Albert Dernam, of Buckingham & Hecht. I am working at present for a salary; my duties consist in doing whatever the Board of Directors consign me to do. I do not have exclusive discretion to do other than what the Board of Directors assign me to do, but I have special discretion in certain cases. I have never acted on my own discretion, except that I have been permitted to do so under certain circumstances. This letter that was written was under the instructions given me by the Board of Directors. I don't remember every Director who was present at the meeting. I collected most of those statistics and general statements. I know of my own knowledge that the Manufacturers do not complain of wages, excepting in one particular case that has come to my knowledge, and that is the case of the longshore lumbermen. I believe that the ship owners did at one time ask the Sailors' Union to reduce wages, too. That, however, didn't come under my knowledge; I think that was before this document was compiled, though I don't remember now how it was.

In those two instances, since the organization of this association, manufacturers have complained of wages. No instance has come under my notice where employés have complained of reduction of wages. I would not say whether there is any complaint or not. I don't see how such a complaint could come before our association unless the union itself brought it there, and I can scarcely conceive that it would do that. No complaint of the sort has come before the association officially. The paper [Exhibit B] is official. At the time of issuing that paper I don't remember precisely what the complaint of the union was. I do recollect, however, the statement of the committee that was appointed to investigate the matter, because I read it just before that. The report of the committee was that the wages were raised instead of being reduced. I don't know whether there was any complaint of there being a reduction or not of my personal knowledge. There was some trouble in Cahn, Nickelsburg & Co.'s factory about new machines that were introduced, and the new rate being placed on new machines. The report of the committee was not made to our association; it was made to the Shoe Manufacturers' Association, of which I am not a member, and was not present at the meeting, but I saw the report of the committee. I believe a copy of the report was brought to the officers of our association in time, but I went there and saw it for the purpose of getting this information. I know nothing about the trouble except what was published in newspapers and what I heard orally, and at this time I cannot remember precisely what the complaints were. I compiled the information I obtained and placed it in as a bona fide fact.

The expert committee of the Manufacturers reported that the wages were actually raised, and the committee did so report. I knew at the

time who constituted that committee, and I knew then that they were expert manufacturers, but I do not remember now who they were. They were men who bore the reputation of being in the business. I did not investigate it.

As to the paragraph regarding paid walking delegates in this document, it is very hard to say whether I am the author of one paragraph or another, but I aided in the entire thing. I know of unions in this city having paid walking delegates; some of them are Mr. Sullivan, Alexander Sullivan, Mr. Fuhrman, Mr. McDade, and several more, and from their actions I approve of that paragraph; also, Mr. Ark and Mr. Furuseth. The understanding of the words "walking delegate," as we announced here, is one who is paid by a union to look after the interests of the union, and that would not necessarily mean that he was fomenting discontent or creating a labor war. I know that some of the gentlemen I have named acted in that manner. Mr. Fuhrman, for instance, has; he has fomented a labor war, and is the ruling spirit of the Brewery Workmen's Union, according to my opinion. It is not a fact that I know nothing about either of these gentlemen of my own knowledge; I know a great deal about Mr. Fuhrman; for instance, of my own knowledge, I know a great deal of his fomenting discontent and creating a labor war. I used to be a reporter on the "Daily Report," and in that capacity I was assigned to labor detail. As a reporter on the labor detail it was my business to obtain an accurate knowledge of the trades unions, and I obtained as accurate a knowledge as I could, and discovered from observation that Mr. Fuhrman was the ruling spirit of the Brewery Workmen's Union; he was their paid Secretary, and evidently had more influence in the union than any other man, according to my observation.

Some time ago there occurred a case where the American Federation of Laborers suspended the Federated Trades here until the Federated Trades should compel the Brewery Workmen's Union of the Pacific Coast to pay its dues to the National Brewers' Union and put itself in good standing. I state that as a fact from seeing the official report of the American Confederation of Labor, printed and published and sent out under their seal, and under which it was required to pay assessments and put itself in good standing. I do not assert that the Brewery Workmen's Union was particularly specified by name, but generally. Very likely it was specified by name, because it is my recollection that there was no ambiguity about as to who was meant; I am quite positive that it did not mean for the full San Francisco Federation to pay its dues, and I am quite positive that it meant an affiliated local union failing to pay its dues to the National. That is my recollection of the matter. About this time the National Brewery Workmen's Union, which had a quarrel with the Pacific Coast Brewery Workmen's Union, issued a charter to a new union on this coast, which was called Union 16. That Union 16 obtained a recognized legal charter under the authority of the National Brewery Workmen's Union. It was recognized by the National Brewery Workmen's Union, and legal according to that body. That body was also legally represented in the American Federation of Labor. Some of the men in the National Brewery joined this new Union 16, and I heard that Mr. Fuhrman in the Federated Trades advocated that the Federated Trades should demand their disch  
*The Federated Trades, through its committee, did demand the disch*

of these men, but their discharge was refused, and the National Brewery was notified that unless they were discharged a boycott would be levied on the National Brewery. The National Brewery replied that they were union men, and they could not tell which union was the lawful union. The National Brewery Workmen's Union notified the National Brewery that if they did discharge these men it would be boycotted by them.

It is not a case of supposition on my part that the National Brewery Workmen's Union had anything to do with it. I obtained these facts from questioning people at that time. Mr. Fuhrman asked that a boycott be placed on the National Brewery because it refused to discharge these men. I say that Mr. Fuhrman fomented a labor war there, because he knew that if that boycott was declared a labor war must result; for no matter whether the National Brewery discharged the men or not they would be boycotted; they would be in the midst of a labor war, a thing which actually did occur. They did not discharge the men, and were boycotted. They afterwards did discharge the men, and they were boycotted. They were boycotted for not discharging them, and they were boycotted for discharging them. Necessarily a labor war must result, and Mr. Fuhrman took an active part all through the proceedings of the Federated Trades in bringing about that labor war. I knew something at that time of the personnel of Union No. 16, but I don't remember their names now, nor their occupation, neither do I remember their standing in the community; but at that time I had full knowledge of the facts. I don't remember now whether they were men that the average trade union would accept; in fact I have no right to decide upon those questions at all; I have no knowledge at all in the case. I never was in Mr. Fuhrman's union, but I know that Mr. Fuhrman asked the Federated Trades to declare a boycott. He was delegate from the Brewery Workmen's Union of the Pacific Coast. Sometimes a delegate acts both as an individual and as a representative. And I understood Mr. Fuhrman acted as both. I don't remember whether it came up in the form of a request or not from the Brewery Workmen's Union. I vouch for nothing in that paper, and am not supposed to vouch for it, but the Directors vouch for it as official.

Cross-examined by Mr. HELLER.

There is not a black-list of employes preserved by our organization. When the Shoemakers made their report regarding the question of new machinery in Cahn, Nickelsburg & Co.'s factory, no action was taken by our association in regard to it that I remember, and as far as I remember the report was never made to our organization.

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TESTIMONY OF ALFRED FUHRMAN.

Sworn. Examined by Mr. MCGLYNN.

Am a delegate to the Federated Trades, and have been ever since it has been organized, in the early part of 1886. We held a convention in December, 1885, and organized a Board of the council, probably in January, 1886. I have not been permanently in San Francisco, although I have resided permanently on the coast, and have acted as a delegate, sometimes at short and sometimes at long intervals. Have kept





tions very often from organizations, and occasionally from celebrations held for its benefit, such as balls, parties, etc. It has no power to levy an assessment, nor to change the constitution of itself. I believe the law regarding amendments has been changed, and the council can now change the law, but that would not give it any power over associations nor to increase the dues. Occasional educational meetings are held, and the council has distributed at various times literature intended to benefit and alleviate the moral condition of its constituents. It has done everything within its power, in fact, to alleviate the moral condition of the working classes, in accordance with the constitution. It has authority to a certain extent over the affiliated trades, as stated in the constitution.

This amendment regarding strikes and boycotts must have been made in the latter part of last year; I am positive it was not made within the last month or so. All the existing boycotts have been made under this new law, and that is the law governing the difficulties that have been referred to. That is Article VIII. There are two or three boycotts that were made prior to that—one being the Wellington coal boycott.

The council retains, and has for some time past, one salaried officer. The first year it had no salaried officer; it then paid a Secretary a small compensation. The highest compensation ever paid to a Secretary, who devoted his entire time to the council, and to the unions connected therewith, was \$18 a week, and he received no additional compensation from any source; it is still \$18. He devotes his entire time to the position. He possesses no discretionary power whatever, and is not permitted to use the stationery or name of the council unless ordered to do so, and in that case it would show its official character. No discretionary power is vested in any member concerning any act involving the council, or ordering an act in the name of the council. In no delegate, nor in any committee or any officer, is discretionary power vested. The council might perhaps by a vote intrust its Executive Committee with a certain matter, and leave it at the discretion of the Secretary to perform certain acts, but that is about the only thing that I know of where anything has been done outside of the council as a council. Any matter intrusted to the Executive Committee would first come up for discussion, because they would have to report back to the council. It is only in very extreme cases, where it would be perhaps impossible for the council to attend to it, that the Executive Committee could take the matter in hand. Where no great question is involved the matter is referred to the Executive Committee.

This council is affiliated with other councils, Pacific Coast councils, the American Federation of Labor, and, in fact, our council in San Francisco is recognized as the leading council on this coast. All the various affiliations in the Pacific States recognize our council as the parent, mother, so to speak, and they generally comply with any request our council would make. Several times employers having grievances have been permitted the floor. There is no provision in the constitution granting it or prohibiting it. It has been an open body since the early part of 1889, I think; there is no pledge of secrecy administered.

Cross-examined by MR. WILLIAMS.

The Council of Federated Trades of this city is composed of delegates from the unions in this city, and is the central authority. Nearly all the questions of any consequence affecting the unions in that body come

up in the council for discussion. No boycott could be levied by any union under its jurisdiction without the council's consent. I know of a case a good many years ago, under the old laws, where a strike was indorsed by the council, although the matter was not brought before the council in constitutional form; but a boycott which bears the indorsement of the council would have to come before the council before it gained that indorsement, and before any boycott circular would be issued by the council through its Executive Committee. I know of delegates who were expelled under Section 4, Article IX, of the constitution. Their offense was the employment of Chinese. They had a trial, in which a large number of delegates participated. I think the vote was 43 to 28 in favor of expulsion. The case was very bitterly fought in the council. Bushnell and Thurman published an alleged labor paper, and they attacked me as being the chief cause of the whole thing.

The American Federation is not the supreme authority by any means; there is no supreme authority. The American Federation of Labor holds the same stand in national affairs as our council does in local affairs, so that the American Federation of Labor is composed of delegates from various Federated Trades and National Unions, just the same as our Federated Trades is composed of delegates from the local unions. We were never represented there directly, except at the last convention in Birmingham.

The Council of Federated Trades here have paid dues to the American Federation, and did so prior to the last convention at Birmingham. There is a union in this country called the National Workmen's Union, and there is a union called the Pacific Coast Workmen's Union, which latter at one time belonged to the former, but their amicable relations were severed. The Federated Trades of this city were suspended from representation in the American Federation. There was some sort of resolution passed, and it related to the difficulty between the National Brewery Workmen's Union and the Pacific Coast Union. At that time the National Brewery Union had representation in the American Federation. It was before that time that the National Brewery Workmen's Union issued a charter to Union 16, which union was not recognized by the American Federation. The men from the National Brewery joined Union 16, and the Federated Trades demanded that these men be discharged, as no union men could work with a government man, and Union 16 protested against their discharge, and I believe they held a public meeting, at which a delegate named D. L. Parks was present, as I am informed, and charges were afterward made against him by the Federated Trades on that account, one of the charges being that he made certain speeches, and also that he was in the employ of the National Brewery Company. I think that was a written charge, but I am not quite sure. Another charge was that he sent to several newspapers and through them circulated reports favoring the scabs and against the Federation. He was expelled from Union 16, and after that in his defense he stated that he loved the "struck" men, the "carpenters' Union." He afterward returned to the Federated Trades as a delegate from Union 3 or Union 4.

A scab is to his trade what a traitor is to his country. Both may be useful in times of war, but in peaceful times they are despised by all. He works only for his own benefit and disregards entirely his fellow men. The word "scab" strictly means men who have gone back on

the union; men who formerly were union men, and have turned traitor; but, as a general rule, all men who take the places of strikers, or take the places of union men, are termed scabs. If a man belonged to a union, and he broke away from that union and went to work in a place where a union man had been called out on a strike, although he should be in all other respects a good citizen, an industrious man, a first-class workman, and the father of a family, he would still unquestionably be a scab. Such cases have come under my observation. A union man may be a bad citizen, as there are black sheep in every fold. A union can be called a scab as well as an individual. Union 16 was a scab union, was so regarded by the Council of Federated Trades, because it was organized at the instigation and with the sanction of the National Brewery Company, in order to disrupt the Brewery Workmen's Union of the Pacific Coast, and was composed of non-brewers, which showed on its very face that the organization was not bona fide. When the charter was granted to it it was composed of two bakers, two saloon keepers, one tailor boss, one teamster, and one other man, who was not a brewer any more; he was a barkeeper. There were seven of them, none of whom were brewers. That charter was granted by the National Executive Committee of the Brewers Union, who had power to grant charters. I know of my own knowledge that one or two of them worked in a brewery, but the balance, I presume, never saw a brewery.

The Organizing Committee of the Federated Trades was the body that investigated the scab brewery and Union 16, and they made this report which is included in our testimony. Scabs are held in contempt by all union men, and are held up to contempt, and union men should not associate with them. I have been many times on the Executive Committee of the Federated Trades, and am now. All notices of boycotts are referred to that committee, and that committee endeavors to settle the matter amicably; it discusses the matter, and the best ways and means of settling the affair, and then generally appoints or elects a sub-committee to wait upon the employer involved, and tries to see if that matter cannot be amicably adjusted. By amicably adjusted, I do not mean that the employer shall concede everything and the union nothing. When the sub-committee reports, the council either declares a boycott or does not. I think there were several boycotts on shoe dealers reported favorably upon by the Executive Committee, which were not levied by the council.

When a boycott is levied, in order to make it effective, various means are adopted; circulars are issued, the public is asked not to trade with the boycotted party, the local unions indorse the boycott, fines are imposed upon persons who trade with boycotted persons, and members have been expelled for dealing with boycotted persons, though I know of no case of expulsion here in San Francisco. The Federated Trades have engaged persons, and have paid them salaries, to push a boycott; the Secretary of the council, for instance, as an officer of the council it becomes his duty. I think a person was employed on a salary to prosecute the Wellington Bay boycott, but I am not positive. I consider that unions are a necessity, and the better unions are organized the better it will meet that necessity. The perfect organization of a trade would be that all men employed at that certain trade or industry are, without exception, members of that union, and if the employers obtained their men from the office of the union that would be the most

desirable, and that is the goal to which all unions have been striving in this State for the time being, but it is only a temporary goal; that is the first step; the ultimate goal, I presume, would be universal coöperation. Universal coöperation would be that all men who labor, either physically or mentally, would obtain and enjoy all they create. If this system was organized in every trade, and only union men were employed, and they could only be employed from the offices of the union, non-union men would still be able to live in the State, because they could apply for membership. If he had been expelled from the union, even for being a scab, which is the most serious offense, if he was an efficient workman he could be readmitted. If there was a non-union man in that trade in the city, who could not get into the union, he could not work at his trade here, but I presume he could go somewhere else and work at his trade.

The Federated Trades distributed a pile of literature, at the time we first organized the council, in regard to the labor question and the object of labor organizations, and the necessity of joining these organizations, and the propagation of labor literature tended to elevate the moral condition of laborers. The practical step is to get them to join the union. I do not believe that the Executive Committee was granted discretion to levy a boycott on the Buckingham & Hecht shoe factory.

Reëxamined by MR. MCGLYNN.

We have distributed tons of literature in favor of pure politics, and honesty and good morals. At the present time I receive \$20 a week, and am supposed to devote all the time to my work. From March, 1885, to December, 1885, I worked for the Coast Seamen, and was one of the organizers, and was a representative man. I received from them my board and 50 cents a week. I then went to sea, returning from sea and working along shore, going to sea again, and working for the Coast Seamen without salary. In 1886 I worked for the sailors at a salary of \$5 a week for seven weeks, which was the highest salary I received from the Sailors' Union during that time. I was requested by a committee to organize the brewery men, which I did, without salary; that was in August, 1886, and I worked for them off and on till December, 1886. I organized the brewers in San José, and accepted as compensation to go down, including fare, etc., the sum of \$5. Went East again in 1887. Was recalled by the brewery men to take charge of the fight in 1887, for which I refused to take any money; they then offered me \$25 and I took it, because I needed it very badly. I then took the position of Secretary for these men at \$15 a week, which I filled until a strike broke out in 1889, when I worked for \$2 a week and my board for eleven months. After the fight the men requested me to accept the balance of salary still due me, and I accepted the sum of \$400. Afterward my salary was increased to \$18, and then to \$20; and they have increased it even higher, but I refused it voluntarily, and intend to refuse it again voluntarily. I had some lots in the Mission that I paid \$500 for, and about \$800 of a mortgage on them, but they are all gone. I had a lot in Oakland, which I bought for \$100 or so, and put a mortgage on it, and lately I have sold it. Altogether I have been in the labor movement seven years. I am worth about \$800 or so.

*[The further hearing of the matter was continued until June 11, 1892, at 1:30 P. M.]*

SATURDAY, June 11, 1892.

## TESTIMONY OF A. ROLLINS.

Sworn. Examined by Mr. McGLYNN.

Am a member of the Manufacturers' Association, and its Secretary. I act as such. There is no stated time for the meeting of the Board of Directors. It meets when it is called together by the President. I make it a point to attend the meetings. I do not recall any I have missed within the last two or three months. I remember the action specified in letter marked Exhibit C, having been ordered by the Board. There was a quorum present. I could not give you the date of the meeting, but it must have been shortly prior to that time. I do not recall any letter similar in purport to that having been sent or ordered to be sent. I recall that this letter was authorized to be sent to J. J. O'Brien. My business is printing and electrotyping, and I am a practical printer. I conduct a union office. When it was first organized it was not recognized as a union office, although we paid the wages. I have seen the circular [Exhibit B]. I do not think our firm has been troubled very badly by the walking delegates. Either myself or Mr. Williams issues all documents that the association orders sent out. The Board of Directors are responsible for this last document. The paragraph stating that wages are higher here than anywhere else in the world, excepting Australia, did not refer to any particular business, if I understood it; but it is my impression that the statement is correct.

I have no special objection to trades unions, and believe that labor has a right to organize, and that it would be advisable for it to do so; but I have certain objections to the present system of trades unions, particularly their arbitrary exactions in many branches, from what we are able to gather. I don't know of my own personal knowledge what may exist in other branches, but in other branches we learn that they are very exacting. I do not know that the Printers' Union is the most exacting trades union in the United States. I do not know of my own personal knowledge what the arbitrary action here complained of is. So far as our firm is concerned, we have no particular reason to complain of the exactions either of the trades unions or the walking delegates. I could not give you an idea of what would be a non-arbitrary, unexacting trades union. I have been a member of a trades union, the Boston Typographical Union. I don't know of my own knowledge, but I know from general report, that the proprietors of newspapers are not permitted to hire or discharge their own men. I don't know that the men of the office form the rules of the office in book offices. I think there is a chapel in our office, but they do not form the rule of conduct for employes as far as my rights in the matter are concerned. Until within a short time I have hired men, but the foreman has that authority now, I think, exclusively. He is a member of the union, but he is not given that authority as such, but simply because he is foreman. The union demands it as a right that we shall hire union men. I indorse this demand for a right to hire union or non-union men. I don't understand that such a right would mean the destruction of trades unions. I never have found that the non-union man works just below what the union man receives. I can recall instances where non-union men got more than union men, and did not work for less than wages.

although not at the present time. I cannot recall innumerable instances where they have worked for less. I don't think Bacon & Co. had any positive price three years ago. As far as I know he paid \$18 a week. I don't think he employed his girls by the week, and I don't know exactly what he did pay.

If there was a uniform price in an office it would make no difference whether a man belonged to a union or not, as far as that price was concerned, and I don't see why a uniform price could not be established where both union and non-union men were employed. I have no idea what fixes the standard rate of wages in this city in our trade. We pay the prevailing price, but I don't know how that is obtained. There has been no change in wages since we have been in business. In some particular matters there has been an agreement between employers and employes in our trade, but I don't think the question of wages has ever been raised since I have been in business here. There are some minor matters in regard to the scale in which there was an agreement that whenever any change was deemed advisable some agreement should be arrived at by conference.

Cross-examined by MR. WILLIAMS.

I should say that the demand of the union that an employer should obtain his men only from the office of the union was an arbitrary demand, and I should most certainly object to that. I would consider it an arbitrary exaction if I were told if I were to do any work for a boycotted printer that I would be boycotted myself. I should consider it an arbitrary exaction if I had a good man, who had worked for me for a long time, and they told me he had been expelled from the union on some technical ground, and demanded that he should be discharged or I should be boycotted. I would consider it an arbitrary exaction if they sent a man in his place who spoilt material, and I discharged the man, and the union should call a strike in my office, and in order to have that strike settled I should be obliged not only to take the man back, but also pay him for the time consumed in spoiling my material, and also pay the men for the time they were on the strike. I don't recall any of these hypothetical cases having occurred in our particular business. As far as pertains to my office, all official acts of the association come under my notice.

I remember the boycott of a blacksmith named Peter Lynch, and that there was some mention made of it at a meeting of the Board of Directors. The attention of the Board of Directors was called to that matter, and they referred a number of members of the association of the circumstances. I don't know of any other action. There was no demand upon the members to do anything in particular, and the effect of that resolution was, as I understand, that many patronized him, who had not been doing so before. I do not know of any case where the association has demanded of the members that they shall come to the assistance of any body. I do not see any necessity in regard to not doing business with anybody who could without being demanded, and the voluntary character of the organization has thus far been sufficient to bring about any result that the Directors desire to bring about, and within their capacity. I meet members of the association frequently, and they never express anything than a willingness to do what they can to aid the Directors.

Reexamined by MR. MCGLYNN.

None of those arbitrary doings of the trade have come under my personal observation. It would be arbitrary if an employing printer came to me and informed me that if I did certain work for certain parties he would boycott me, he having the power to injure me. If a proprietor of a printing firm came to me and told me that if I did a certain line of work they would boycott me, I would consider that arbitrary. I know of no instance where the Manufacturers' Association have done that act. I never heard that a certain cooper in this city was threatened with withdrawal of all the custom of breweries in this city if he supplied barrels to another firm. No such letter was sent by the Manufacturers' Association. The association would have no control over the action of the sub-association representing the brewers. The present brewery difficulty, as far as we know, has been handled by the Brewers' Association themselves entirely, and consequently I am not informed of any acts of that sub-association. I do not recall the time when we ever placed an official indorsement on the Brewers' Protective Association in the conduct of this beer trouble. I recall no resolution indorsing it. If a man comes around looking for a job we usually put him on if we are in need of help; and if he does not come around we send a boy out to look for a man on the turf; what the particular locality is I don't know; the boy seems to know that. I don't think a case was ever called to my attention where an employer in our line was deprived of the right to discharge a man who was incompetent or who spoiled material. We have never been required to pay for men while they were on the strike, and never made me stop doing work for a certain man, or be boycotted; and to my own knowledge I don't know of anybody else.

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#### TESTIMONY OF JAMES ROXBURGH.

Sworn. Examined by MR. MCGLYNN.

Am Secretary of the Federated Trades. Have been a delegate about three years; have also been a member of the Executive Committee. Have been a fair, constant attendant at the meetings. A short portion of the time I was not a delegate, I withdrew. During my term I have not known of any case where a boycott was levied without investigation. Under the constitution a person as a person cannot ask for a boycott. Unless a request comes from the union, the delegates have no right to make an individual request, as it would not be binding on the union. The request must first come from the union. The first time a matter is brought up it is generally under what is called a notice of boycott; the matter is then referred to the Executive Committee. They meet on Sunday morning. The delegate comes before the Executive Committee and explains the reason for asking for the boycott. A sub-committee is then appointed to wait upon the parties who are about to be boycotted, to investigate the case and report back to the federation. That was the old law, but since that has been changed; we have to report to the union and see that three quarters of the members of the union present vote in the affirmative. It is then reported to the federation, and it takes a three-fourths vote of all members present in the federation to levy the boycott; that is, on the following meeting. The amend-



ments to the constitution will explain that more thoroughly. The sub-committee endeavors to arbitrate the difficulties. Since I have been Secretary I have settled one difficulty. It is an invariable rule that the council first offers arbitration, and in no case is action taken without hearing from the employer. Since the formation of the Manufacturers' Association, the number of members in the federation has remained the same. The Manufacturers' Association has had no effect upon the federation. A short time ago a resolution was introduced into the council and I was instructed to transmit the same to the President of the Manufacturers' Association, Henry L. Davis. I wrote out the communication as instructed, asking for an arbitration, and I think I have the resolution here in the minute book. [Producing.] The Manufacturers' Association dodged the issue at that time, by stating that matters of that time should have gone to the sub-association. I believe the outcome of the letter was the ultimatum issued by the Manufacturers' Association about discharging all the union men from the shoe shop. That was from the Shoe Manufacturers' Association. A resolution was introduced by Mr. Furuseth of the Sailors' Union. I took the letter down and left it at the office of Mr. Rollins, on Sansome Street. I have been an officer since about the second week in January of this year. Previous to that I was a member of the Executive Committee, and was aware of any official business that would be transacted in the council. It has not come to my knowledge that the Manufacturers' Association ever offered to arbitrate or listen to the federation side of any question. The way they offer arbitration is generally through the press. I was given to understand indirectly by an employer that I might be sought for the position I occupied, and that it was too bad that I had taken that position; that I might not, perhaps, be able to get any more work in San Francisco.

Cross-examined by MR. WILLIAMS.

The federation pays great attention to the requests of the union regard to boycotts, and are bound to investigate their request; they are not always bound to grant it, even if there is no reason why it should not be granted. I could not say whether there are more cases where they do than where they don't. A boycott is levied for a certain purpose, and when the end is attained the boycott is raised. If the purpose is not gained, sometimes the boycott is raised for a length of time. The council instructs the union to raise it. They do not generally have the union ask to have it raised. I know of cases in the federation where the union has asked to have the boycott raised and it was not raised. I also know where one case of boycott was asked and was refused by the Federated Trades. I have been on the Executive Committee when they have investigated a question of boycott. On those occasions they generally go out and try to talk to the men. I have been on sub-committees appointed to go out and talk. I can remember a number of cases where I went with such a request, but I do not care to state the instances. In offering arbitration we try to compromise the matter and effect some settlement by asking the parties upon what terms they desire to settle. My understanding of the word arbitration is to settle the difficulty in the easiest possible manner. In every case we have not always said that we were willing to leave the matter to an Arbitration Council and leave them to settle the matter, any more than the Manufacturers' Association.

do. The matter that I settled, the man had an agreement with the union, and had sent them a notification that he would no longer continue to conduct his shop under that agreement. The matter was brought to the council and referred to the Executive Committee. I went over there and talked to the man. The first time I could do nothing with him. I called in again and talked to him again; he got a little bit hostile at that time. We did nothing further than to let him go. I was the Secretary of the council and representing the Executive Committee at that time. We met the man and the agreement was signed by himself, representing the firm, and myself, representing the council; that is, the new agreement, which embraced all the features of the old agreement, and the men had gone out on a strike in the meantime. I did not tell him that unless he agreed to that the men would continue on a strike, nor that he would be boycotted. We conceded to him as much as he gave. I decline to state what the concessions were. That was in the harness-making trade.

The Shoemakers' Association threatened to lock up the town by discharging the union men. That was, more particularly, the brewery trade and the shoe trade at the same time. We did not offer to arbitrate any particular trade. I do not remember exactly the date. That did not refer to any particular trouble at that time, only to the strained relations between capital and labor, and the strained relations then existing were the shoemakers' trouble and the Brewers' Protective Association trouble, and some others, I believe. The Manufacturers' Association dodged the issue, and said the sub-association was the one the communication should be sent to; that the sub-association had charge of the matter, and they had no authority to take the matter up. I have here the communication. [Marked Exhibit E.]

The Sacramento sub-association withdrew before the time of the Manufacturers' Association. I don't know what trades union withdrew from the federation in this city; if it had occurred I would know it. I have a record book here. A scab is a kind of an ulcer on the community, a thing that is sought for by the employers at all times. A scab is sought for in times of troubles with union men by employers. He is a man who may be incompetent at other times and considered a more competent workman during a strike. A union man cannot be a scab if he belongs to a bona fide union. He may be a non-union man and still not a scab; but generally all scabs are non-union men, and must be non-union men. A non-union man who takes the place of a union man who has gone out on a strike would be a scab. Union 16 was called a scab union because it was composed of men expelled from the union, and men who had scabbed it at various times upon the Brewery Workmen's Union. Union 16 was not recognized by the federation, and that, therefore, made it a scab union. If a shop is a strictly union shop, and a non-union man should go to work in that shop, in spite of the union rules, there having been no strike, but he is given the work there, should there be a strike later on he would not be a scab as soon as he went to work there, and not until the strike had occurred. A perfectly organized trades union, in my opinion, would be one that controls all branches of the business which has all men working at the trade of the union, the object of that control being to regulate the management of the business so that the men will not be oppressed, and so that the wages shall not be reduced, and to reduce competition from *outside sources as much as possible.*

In carrying out those ideas they make certain regulations; for instance, they provide the number of apprentices that may be had to each number of journeymen, and it generally follows that as soon as a trade gets a perfect organization of a business it regulates the number of apprentices. There is only one trade that I can think of where such a regulation does not exist, and it is the shoemakers. I don't think they ever had any such regulation. The organization of labor is not always confined to skilled mechanics. It would certainly be a good thing if labor was organized, both skilled and unskilled laborers, clerks, and all. I don't claim to be an expert upon labor matters. If all lines of trade were organized in this country thoroughly, in my opinion, the young men growing up who could not get into a trade would be able to get along; I think they would go into some particular trade, and I don't think it would come to a point that the trades would be so limited as to apprentice that they would be unable to get in. I have never formed any opinion upon that matter, and I certainly cannot tell what is going to come in the hereafter. I know of a case where a boycott has been continued when the strike was declared off. It was not declared off by the Federated Trades, but the boycott was continued by them. If a shop employing union men were to have difficulty, and those men were to go out on strike, and that shop in place of hiring other mechanics were to take boys, born in San Francisco, into their employ, and teach them the particular trade, they would be scabs, because they would be working for a less rate of wages than the men would receive; necessarily as apprentices they would receive less wages. If they received proportionate to the amount of work that they did, just as much as the men who went out, being better paid than ordinary apprentices, from the very fact of their going to work in that place to learn that trade, the shop having been abandoned by the union men, they would be scabs, because the unions would certainly have apprentices in that shop, and the boys that went in would be scabbing on the apprentice union. It is quite often the case that the union takes to itself the power of deciding what would be a scab under such circumstances, and any non-union man and every boy who goes to work wherever there may be a vacancy caused by any trouble, they would necessarily be scabs. Men go out on strike on principle, and other men take their places, and the latter are necessarily scabs, both men and boys.

Reexamined by MR. McGLYNN.

I do not regard that scabbing is an unpardonable offense in the eyes of union men, and know of no union that so regards it. Numbers of such cases have been given. There is no rule that a scab shall be inevitably and forever branded. It is not always the rule among unions to fine boys who take the place of men on strike, and I know of cases where boys have been admitted into the unions under those circumstances without fines and without reproach. If an offer to arbitrate were made by the manufacturer, we would try to arbitrate the difficulty to the best interests of both parties; and if an offer were made that the Arbitration Committee should be composed of persons not connected with trades or with the employers, I think that the committee would submit to it; but no offer of that character has been made. I have known of unions who were willing to readmit scabs who had scabbed upon the union without fine, and I know of several cases where they have to

but in my own union we have taken men back who have scabbed, without fine and without punishment. I did not consider that unusual and I thought it was good policy. I did not consider at that time that my union was the only one that ever did it. I have heard of a number of such cases before.

[The further hearing of the matter was then continued until Tuesday, June 14, 1892, at 1:30 P. M.]

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## EXHIBIT A.

### DECLARATION OF PRINCIPLES

#### *Of the Board of Manufacturers and Employers of California.*

This association is formed to promote the manufacturing interests of the Pacific Coast. Its policy is not dictated by a spirit of aggression, but it shall be the earnest endeavor of its members to prevent friction, and to peacefully settle all disputes that may arise between employers and employés.

We, the members of this association, have no wish to interfere with the indisputable right of labor to organize, but believe in the organization and the federation of employers of labor, to the end that neither party shall tempt the other to overstep the bonds of right, reason, and justice.

We believe that the arbitrary spirit shown by the unions in the absence of any effective restraining power, and the frequent strikes and boycotts, which have, in consequence, prevailed in this community, are dangerous to its industries, and this association of employers is formed to check these growing evils.

We recognize the right of labor to organize in its own defense, or to ameliorate its condition, and we, as employers, will not trespass on this right by refusing employment to any one because belonging to such labor organization; but we reserve to ourselves the right to decide as to whom we shall or whom we shall not employ.

### CONSTITUTION.

#### ARTICLE I.—NAME, AND HOW COMPOSED.

SECTION 1. This association shall be known as the Board of Manufacturers and Employers of California.

SEC. 2. It shall be composed of firms, corporations, or individuals who are members of associations of employers in any particular branch of industry in this State, and also of such firms, corporations, or individuals as have property or other interests in this State.

Such firms, corporations, or individuals may become members, and have representation and vote in this association, by signing the membership roll and paying the membership dues.

SEC. 3. Applications for membership shall be filed with the Secretary, and may be acted upon at any meeting of the Board of Directors; and if approved by the Board, the firm, corporation, or individual shall become a member on signing the roll.

SEC. 4. On and after the first day of October, 1891, no members of this association shall be permitted to withdraw therefrom until his or its resignation shall first have been placed on file with the Secretary of this association for the period of sixty days, and the said resignation shall have been accepted by the Board of Directors at the expiration of that period.

#### ARTICLE VII.—STRIKES AND BOYCOTTS.

SECTION 1. Whereas, strikes and boycotts are inimical to the best interest of both employer and employé; and whereas, this association is desirous of exhausting all amicable means of ending or preventing strikes and boycotts before resorting to coercion; it is hereby provided that in case of a strike or a boycott in any of the different trades represented in this association which cannot be settled by the trade involved in such difficulty, it shall be the duty of the Board of Directors to investigate the trouble, act as an arbitration committee, or recommend such means, or take such steps to end the strike or boycott as it may deem advisable or necessary.

## EXHIBIT B.

## THE EMPLOYERS' ASSOCIATION,

*Which Employs 40,000 People, and Pays Daily \$100,000 for Wages, has Issued the Following Manifesto on the Boycott.*

The Board of Manufacturers and Employers of California believe that the time has come when a universal and systematic effort should be made to put an end to boycotts and the pernicious interference of trades unions with the internal affairs of trade. Unless this be done the already suffering industries of the city will soon become so badly handicapped as to be practically out of the race in the competition of the world. Every line of production has suffered from this cause. Tons of iron work of all sorts, formerly made here, are now shipped from the East. Large quantities of printing are now shipped from the East. California produces some of the best leather in the world, and yet the amount of leather products imported from the East is steadily increasing. The manufacturers of furniture are facing a ruinous competition. Much of the hardwood finishings for our buildings is prepared in the East and shipped here ready to be put in place. The lumber output is curtailed. Coasting vessels are laid up. Although the second wool-growing State in the Union, our output of woolen goods is ridiculously small and growing less. Eight hundred white cigarmakers once found employment in San Francisco; now less than 200 work at their trade. Eastern barrels threaten to close our cooper shops. Eastern bottled beer competes with a superior San Francisco product. Several factories have gone East and more are expected to follow. Possessing an unrivaled harbor, a splendid location, a rich and vast subsidiary country, and plenty of capital, the city ought to grow faster than the cities of the East. Instead, at the present rate the next census will show a population of 200,000 in place of the 500,000 it ought to show. The loss of the city is the loss of the State. Stagnation means the consumption of less lumber, less grain, less fruit, less of everything the country produces. It means that the former must pay freight to distant markets. The firms in the Manufacturers' Association employ 40,000 people and pay \$100,000 per day in wages. What if these plants go East?

Wages are higher here than anywhere else in the world. According to the official report of the Bureau of Labor Statistics they are more than 10 per cent higher than in Illinois; more than 20 per cent higher than in New York; more than twice the amount of wages in England, and more than three times the wages paid in Germany, France, and Italy. While wages are higher the hours of labor are shorter than in any other country except Australia, the cost of living is less and the climate permits work all the year round. This is not due to the unions. It is natural to California. It would prevail if no unions existed.

The manufacturers do not complain of the wages. There is no desire to reduce them below the normal rate, which must always remain the highest. If permitted to do business in peace the manufacturers could pay these wages and prosper. It is the element of uncertainty that kills. The labor leader seeks to control the men, and the manufacturer cannot manage his business to the best advantage. It is because the life of a business has heretofore been at the mercy of the boycott that manufacturers have been afraid to launch into new undertakings, improve their plants, or push for new avenues of trade.

The levying and agitation of a boycott is always harmful, not, perhaps, to the particular industry sought to be injured, but to the community at large. It fomented uneasiness. It alarms capital intended for investment. It creates that uncertainty which is the death of trade. It gives a bad impression of San Francisco to intending settlers. Boycott circulars always lie. It is not too much to say that not a single truthful boycott circular has been issued since boycotting began. Their misstatements slander the city, and slander the men doing business here. They are pernicious, destructive, and wholly bad. The boycott is a crying evil of our times. It is the persuasion of brute force. It does not belong to modern civilization. It is never honest. Walking delegates have been bribed to boycott competitors, and walking delegates have exacted bribes for immunity from boycotts. It is never just. When Cahn, Nickelsburg & Co. introduced new machinery in their factory, a committee of expert manufacturers reported that the new rate on the new machines actually increased the wages of the operator, yet a boycott was levied. The "Abend Post" is boycotted after the Typographical Union declared the boycott untenable, and asked to have it raised. Wellington coal is boycotted long after the Wellington strike is declared off. Breweries are boycotted, notwithstanding that the beer drivers, in a body, protested against the wrong, and declared that they would no longer permit the Federated Trades to dictate what they should eat, drink, and wear, or read. Dry goods houses are boycotted, although all their clerks declare against it. A boycotter is, in all respects, a highwayman. He is an industrial wrecker. His single and simple proposition is, "stand and deliver."

These evils do not spring from the better judgment of the workmen themselves. They are the result of the system of paid walking delegates. It is a matter of common experience that a union supporting a walking delegate can never be at peace. At moment agitation ceases the men grow careless, do not attend meetings, and neglect pay dues. The paid walking delegate finds his source of revenue growing poor.

and his reputation as a leader growing pale. He foments discontent, creates a labor war, fills up his treasury, and is at once the observed of union men, and the hero of the hour. The paid walking delegate has everything to gain from a labor war; the workingman has everything to lose. If a strike succeeds the workingman is still a loser, but the paid walking delegate reigns supreme. Agitation is the life of unionism. None know this better than labor leaders. They have a slogan: "Agitate, educate, organize!" But "agitate" comes first, and is the most important. This activity is good for the paid walking delegate, but it is ruinous to business, and calamitous to the industrious workingman. When a workingman stops to consider the amount he has paid in dues to his own union, the amount in assessments to assist other unions in trouble, the amount he has lost in wages by going out on strikes, he sees at once that the union has cost him much, and gained him nothing. The average workingman does not desire to belong to a union. He does not attend the meetings. He only belongs because compelled. A few men run the meetings, run the unions, and bring on all the labor wars. The few gain by it—the many suffer.

This condition of things should no longer be tolerated. The boycott should be stopped. The citizens of the State hold this evil in the hollow of their hands. Let them declare against the boycott, and it is doomed. Watch your employés, and discharge boycotters. Patronize boycotted firms. When boycotting becomes dangerous, and boycotts help more than they harm, boycotting will cease.

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### EXHIBIT C.

SAN FRANCISCO, May 12, 1892.

J. J. O'BRIEN & Co., *San Francisco*:

GENTLEMEN: The Board of Manufacturers and Employers of California is informed that many of your clerks are in the habit of parading Saturday nights before the stores of C. Curtin and the Maze in a boycotting procession. The names of five of your clerks who were in the parade of last Saturday evening are as follows: Fallon, Walsh, Manigan, Ballard, and Carroll. The Board begs leave to call your attention to the inclosed manifesto issued on the subject of boycotting, and requests that you will take measures to prevent your men from participating in methods so disastrous to the welfare of the city.

Respectfully,

GEORGE C. WILLIAMS,  
Secretary.

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### EXHIBIT D.

#### DECLARATION OF PURPOSES

##### *Of Council of Federated Trades of the Pacific Coast.*

For the purpose of extending, strengthening, and perpetuating the organization of labor on the Pacific Coast; to improve its present social condition; to resist the imposition of additional burdens; to mitigate the evils of unjust and unnecessary legislation; to enforce existing laws in favor of labor, and especially those in favor of eight hours as a day's labor, and against contract, convict, and Mongolian competition, and to disseminate knowledge, and in every practical way advance the material welfare of the workers, individually and collectively, the various trades and labor organizations of the Pacific Coast do constitute the following rules for their federative association:

#### CONSTITUTION.—ARTICLE VIII.

SECTION 1. Where a union desires to prevent a grievance to, or ask for a boycott for the council, the statement of the cause of complaint, indorsed by a three-fourths vote of all the members present at a regular meeting of the complaining union, shall be presented to the Executive Committee of this council, which will carefully investigate and endeavor to amicably adjust the difficulty. The committee will report the result of its investigation to the union involved, at its next regular meeting, of which all members shall have been notified by either postal card or letter. After a thorough discussion of the trouble, should three fourths of the members present, by secret ballot taken in the presence of the Executive Committee of the council, decide in favor of a boycott, the organization shall immediately notify the council of the action taken, and the number of union and non-union men involved.

SEC. 2. At the next meeting of the council, the Executive Committee shall report the result of its investigations and the action taken by the union. After a thorough discussion of the question involved, should three fourths of the delegates present decide in favor of a boycott, it shall be so ordered.

SEC. 3. After a boycott has been declared by a union and indorsed by the council, the Secretary of the council shall immediately notify all affiliated unions and sub-federations, under seal, of such action.

SEC. 4. When a boycott has been declared off, the Secretary of the council shall immediately notify all affiliated unions and sub-federations, under seal, of such action.

SEC. 5. Any delegate or union notifying any affiliated union of the levying or removal of any boycott, before the council has taken official action, shall be reprimanded, fined, suspended, or expelled, upon conviction thereof.

SEC. 6. Any delegate, affiliated union, or sub-federation using the name of the council for boycotting purposes, without the indorsement of the council, shall be reprimanded, fined, suspended, or expelled, upon conviction thereof.

SEC. 7. The names of all persons or firms to be boycotted by a union for patronizing any boycotted person or firm, must be first submitted to the council for indorsement.

SEC. 8. When a boycott has been granted to a union, it shall be prosecuted with the utmost vigor until the end sought for is attained. When a union receives permission to levy a boycott, and fails to vigorously prosecute the same, the council may then declare the boycott off, after one week's notice of such intention has been given on the floor of the council.

SEC. 9. Any union to whom a boycott has been granted must be prepared to defray all expenses which may be necessary to prosecute such boycott.

### EXHIBIT E.

MARCH 7.

W. JAMES H. ROXBURGH, *Secretary Executive Committee Federated Trades:*

DEAR SIR: Your communication duly received was presented to the Board of Directors of this association at its regular meeting this afternoon, and I am authorized in reply to quote the following extract from the constitution of this association, to wit: "That in case of a strike or a boycott in any of the different trades represented in this association which cannot be settled by the trade involved in such difficulty, it shall be the duty of the Board of Directors to investigate the trouble, act as an arbitration committee, or recommend such means or take such steps to end the strike or boycott as it may deem advisable or necessary," and to add the — — of the Board that as the various organizations represented in this association have not requested its action, any conference on the part of this association with any organization, except on such request, is deemed inexpedient and unjustifiable.

Yours respectfully,

### SHOE TRADE.

The manufacturing shoe business in this city is not satisfactory. The Chinese were a disturbing element, but they have been largely displaced by cheap goods of Eastern make. Manufacturing costs less there than here, because of lower rents, wages, and the greater volume of business, admitting of a better division of labor than is practicable here. California leather is to some extent shipped East, made up, and the shoes returned and sold in the market. Labor troubles have also had a depressing influence. One firm moved to Lynn, Massachusetts, chiefly on this account, and others for the same reason decided not to go into business. Their cause operated against the workmen as well. In the struggle to rid themselves of Chinese labor the whole labor stamp was devised, but without success, their proposed conditions which led to strikes and lockouts.

Strikes have been used to educate employers, by introduction of "closed shops," and by resistance to employers to union rules. The present strike is somewhat a part of a labor battle. The shops have been closed, the workers are being taught that affiliate with the Federated Trades Union, and are being told only nominally, sever the connections with the unions and go back to their old places without a material change in wages. This for the time being, puts an end to the enforcement of shop rules by the unions.

TUESDAY, June 14, 1892.

## TESTIMONY OF WALTER ROSIE.

Sworn. Examined by MR. MCGLYNN.

Reside in San Francisco, and am a manufacturer of boots and shoes. Am a member of the Manufacturers' Association—my company is. I am not an officer of that company, but I am Chairman of the Associated Boot and Shoe Manufacturers. Have been engaged in business in this city twenty-five years. At the time of the formation of the White Labor League the condition of trade was good. The Chinese at that time cut quite a large figure in the manufacture of boots and shoes. My company was an employer at that time. Most of the employers at that time employed Chinese, I think, though I am not certain. There was much complaint about the competition of Chinese. The White Labor League, I think, was formed out of an old shoemakers' union that formerly existed, and I presume that the complaint in regard to the Chinese was the principal cause of its formation. So far as I am concerned, I look upon its formation with favor in order to destroy competition of the Chinese, and I think to a certain extent they accomplished that end by advocating the use of white labor, and so forth. I do not think there was any boycotting in those days, though I am not certain. I did not advocate the use of the boycott. I am under the impression that we aided the league financially, though I would not be certain. I was not opposed to boycotting Chinese, and I was not opposed to boycotting white men handling Chinese goods. I did not do anything in that line. I don't think boycotting a legitimate mode of warfare, and am opposed to it. I am not prepared to give an opinion as to when I would deem boycotting to be a proper course for the trades union to pursue. I do not believe in calm submission on the part of trades unions to any demand or situation that may confront them. I have been a member of a labor organization. It did not at that time advocate boycotting. I don't think it was invented then.

I belonged to the Crispins in this city. I think that the agitation conducted by the White Labor League against the Chinese was partly the means of driving them out of the business to a certain extent. The Chinese were then conducting business, both manufacturing and working for manufacturers, and the efforts of the White Labor League assisted in driving the Chinese out of the business, both as manufacturers and as laborers. It and other labor organizations in San Francisco inaugurated and kept up that agitation, and there seemed to be a general disposition on the part of all people against them. I know of several members of our organization that formerly employed Chinese, and it is a matter of record that most of them did. Speaking for my own company, there has been very little change in the rates of wages since the time before the organization of the White Labor League. Since 1881 we have increased the product of our factory. I think the White Labor League have continued their agitation until within recent date. I do not know how long it is since they have received assistance from the Manufacturers. I think as late as two years ago we paid money to the league. I think it must have been three years ago. Since that time they have continued their organization, but the agitation, I think, has ceased. I think the object of the league was to run out Chinese labor.



[The agreement and resolutions are offered in evidence, and marked Exhibit 1.]

"In regard to attaching the stamp to the goods, the Shoemakers' White Labor League demanded that we should hire men specifically for that purpose and that was work which would not necessarily require the services of a man. We did not investigate to see whether a member also doing our work would serve to attach the stamp under their old assignments. We just refused outright. I think it was in February 1934 that the second stamp was issued."

[illegible]

in our sole leather department, which, of course, would block the entire shop; they ordered eight or ten men in one department to stop work, and it necessarily blocked all the rest. We immediately replaced these men with whomever we could find to fill the positions, and the union endeavored to pass a boycott. The federation, I believe, acquiesced and sent it back to the union to be indorsed, which they were unable to do, and finally it was declared off after some three months backing and filling on the proposition. That was the cause of our trouble; we had a three months' strike.

I don't think I ever, in a meeting of the White Labor League, went on the floor and advocated the taking off of a boycott on Butterfield & Co. We did not make a promise to put an exhibit in the fair and thereby break faith with the league by refusing to put it in. In regard to the strike in our sole leather department, when we employed a man to work there we considered that his time was ours, to work in that sole leather room for the ten hours that he was there at a dollar a day, or whatever it might be. I do not wish to be understood that I expected such a man to do work that was worth \$3 50 a day. The trouble was not first caused by an attempt of one of our foremen to buy cut leather. I believe there were several controversies with our foreman on the question of wages in that room. I don't know what the wages were previous to that trouble. I cannot tell you what wages we pay now without looking at the books to find out. I claim it is Eastern competition that causes the dull times here. It is our particular business as to whether our association pays 12 to 15 per cent on the capital stock invested. I wish it would pay 20 per cent; I would like it so much the better.

Our factory became a union factory under a request from the union, and we had no objection; there may have been something else, I don't know. There was no understanding between ourselves and any parties as to unionizing the factory. I do not think there were promises made on both sides. It was a matter of indifference to us whether our men belonged to the union or not. I am President of the Manufacturers' Association, and I know that no black-list exists, and I never made a statement to the newspapers to the effect that one did exist. I never saw any such statement in the papers.

Cross-examined by MR. NICKELSBURG.

At the time the Chinese were employed in the factories conducted here by white people I do not know the number of Chinese employed; I don't know what proportion of Chinese to whites. There are less white shoemakers employed to-day in San Francisco than when the Chinese were employed jointly. Chinese goods have been replaced by Eastern cheap goods. I should say as my opinion that there are double the amount of goods imported from the East as compared with what the Chinese make here. At the time of the Chinese boycotts, I think they were conducted by advertising the people that carried Chinese goods, or something of that character, and committees of labor organizations, etc., visiting the houses and requesting them not to deal in Chinese goods.

I think that arbitration should always be the first measure. The constitution states that no member is eligible to membership unless he agrees not to employ Chinese; but there is nothing as to wages; every one suits himself as to that, or agrees with his workmen. I used to use the

white labor stamp. Speaking for my own firm, our trade has decreased gradually in San Francisco; it is less in San Francisco, probably by 20 per cent. It has been a gradual decrease for the last seven years. We have increased our trade in the interior. The cause of the decrease is the desire of the people to buy cheaper shoes than we can produce in San Francisco, I presume; we import no shoes. When the new stamp was offered last February by the union, I was a member of the Manufacturers' Association, and I understood that the association was working under an agreement with the White Labor League; that it could employ and discharge anybody they pleased. The block system is that if there is trouble in a factory, or a union man leaves a factory, the union permits none of its members to take work in that same factory, nor anybody else if they can prevent it.

[Agreement offered in evidence, and marked Exhibit 2.]

At the time we became a member of the association this agreement was in existence. At the time the new stamp was offered to us this agreement was in existence, and that was in direct conflict with this agreement, and so considered by the association. There is a great deal of raw material imported from the East, the principal portion of which is material that they do not manufacture in California, as, for instance, the finer grades of calf skin and kid. We did not belong to the Manufacturers' Association when it was first started, although I believe we were asked to join. We did not think we had any reason to join. We thought our relations were such with our people, generally, that we would not have any occasion to join any association to protect ourselves. The action of the Shoemakers' League towards us afterwards caused us to join. They endeavored to boycott us, and caused us a great deal of trouble, and we considered that when people we thought our friends, and that we knew we were friendly to, treated us in that manner, we had better leave them and take up other friends. It was in 1892 that we joined the association. It was immediately after our troubles with the workmen that we applied to join; but we had to wait three months before we were elected, and during the time of our troubles the association had nothing to do with us. We joined on the 2d of January.

Examined by Mr. McGINN.

I know no members of our association who buy in Eastern goods, but all of them do not do so; there are probably five or six who do so, and those five or six constitute the great majority of importers of boots and shoes. My opinion is that the makers here have lost the city trade. The importation of Eastern goods began, I should say, when the State was first settled by Americans, and as the State grew in population it increased gradually. The breaking up of the agreement was caused by the demand of the Shoemakers' White Labor League for the stamp and the manufacturers' refusal to sign the same. The present action of the League is against the use of the stamp. The stamp was first used when this agreement was signed, I think, and the agreement was broken. I couldn't tell you whether I am in any way connected with the stamp; I would have to ask the agent to make any member. I see that it has nothing to do with the stamp at all, so that the second proposition had nothing to do with that. They demanded their stamp back, and that was

understanding that they were severing connection with the agreement. I do not think it was understood that the use or disuse of the stamp cut any figure in the agreement. I read this at the time we made application to join, and considered it was a good thing. It says they can employ whom they please, either union or non-union men. There is nothing in it governing the use of the stamp, but there is in the other. At the time we entered the association I think all the members used the stamp, though I am not positive. I do not know under what conditions they received it. I think there was a change in the conditions when they took it. Originally I don't think there were any conditions with the stamp, only that they should not put it on Chinese goods, and that it was to be in the custody of the union. I considered the presentation of the second proposition a voluntary breaking of the first agreement. They demanded the stamp and took it away, and when we delivered up the stamp all agreements ceased. There was no arbitration offered by anybody on that point as to the acceptance or rejection of the second proposition governing the union stamp. The stamp first used was used under an agreement by all the manufacturers here. I don't know why the stamp was taken away from us. I signed an agreement for the use of this white labor stamp, and I think it was given to Mr. Sullivan, who took the stamp away. He demanded the agreement of us, and we did not question his authority. He demanded it as Secretary of the White Labor League, and we delivered it up. We had not violated the contract, and I don't remember at the present time what the grounds of his demand were; it was simply a demand for the stamp, that was all.

The fact of our yielding up the stamp was not the result of a vote taken by our association to do so. I think the Boot and Shoemakers' Association did agree to deliver it. It was demanded first, then we agreed to deliver it. I think it was delivered within a day, or the same day, of the demand. I think between the demand and the giving up of the stamp our association held a meeting, though I am not certain. That would be a matter of record. They did not vote upon it before the request was made, and consequently our association must have had a meeting pending the final answer. A demand was made for the stamp, and as there was nothing else to do but to deliver it up, we did so. I do not know whether any member of the association yielded a stamp before that vote was taken.

I approved of wages being left as a matter of individual arrangement. We believe in dealing with our men about wages. I do not propose to permit others to interfere with what we pay our men at all. I think a uniform scale of wages would be a benefit. Our association has no rules tending to establish a uniform rate. The association only attempts to aid the business of its members by doing it against trades unions.

Re-cross-examined by MR. NICKELSBURG.

Of the manufacturers who are also importers, some manufacture more and some less than we do, but most of them more. I presume the reason that they import is that they can make dollars on importation while they only make nickels on what they manufacture. I don't think that they import goods that they can manufacture here. Work is not done in every factory alike, and consequently a uniform scale could not be established. Nearly every manufacturer has a different way of doing

his work. The retailers are the largest importers; probably twice as large. At the time we had our trouble when we discharged the foreman no committee waited upon us, and the Shoemakers' League did not protest against his discharge. The Shoemakers' Union is the same as the White Labor League. We addressed a communication to the Federated Trades explaining the difference between us and the men, and I think I made a claim to be permitted the same conditions as the balance of the manufacturers, and never got any answer to the communication. I think I have written three times.

Reexamined by MR. MCGLYNN.

The demand to reinstate those men was not withdrawn, and we were not permitted to pick out men of any number. I think our people, however, agreed to put on union men again, but did not say who. The Secretary of the Shoemakers' Union brought the same force right back again, and of course we refused to employ them. It is possible that there was a shop meeting held and a committee appointed to wait upon the Superintendent. It was not understood that the man was discharged for incompetency who was supposed to have caused all the trouble. He was discharged because we did not want him.

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TESTIMONY OF GEORGE K. PORTER.

Sworn. Examined by MR. MCGLYNN.

Have been a boot and shoe manufacturer in this city since 1864. Am a member of the firm of Porter, Slessinger & Co., manufacturers and importers of boots and shoes. I began here first in 1868 in the city of San Francisco. I went three or four years away from here and conducted a business elsewhere, and came back again. I was engaged in business here when the Boot and Shoemakers' White Labor League was formed, and am conversant with the conditions of the shoe trade at that time.

When I first started here, early in the seventies, I employed a few Chinamen, but never learned any of them a trade, there being an agreement in the firm with which I was connected that we never would. We continued the employment of those Chinamen perhaps a year or two. I did not understand the object of the organization of the White Labor League. I have witnessed some of its work. I think I can exhibit to you a statement of grievances, and a schedule of prices, and the conditions were intolerable, and I went out of business as a result of the thing, just as quick as I could get out. I am speaking now of the order of St. Crispins, which was a boot and shoe organization of the same character as the White Labor League. I supposed that the two associations had the same object. The St. Crispins did not inaugurate any action against Chinese goods.

The agitation commenced in the seventies, and was the general feeling of the country then; there was a general feeling among the resident population here, that with that great nation there, to leave the door open to come in here, would flood and drown us out in every department. It was not confined to any one branch of business, it was a general feeling of safety for the people, and it became a political question. There was

a general endeavor to drive the Chinese out of the shoe business, which endeavor I heartily indorsed. The Chinese agitation waxed about the warmest at the time when the first treaty was negotiated with China to stop their coming, and to let them pass out gradually. There was an endeavor, and a general inclination on the part of the public at that time, not to patronize any industry in which they were engaged, any more than ordinary circumstances required, in order to accomplish the end and purpose which it was the general belief of the public was the true interest of the community. I have no knowledge of labor organizations leading in that sentiment. I think the Chinese were more generally engaged in making boots and shoes than in any other occupation, hence it would be very natural, and, I presume, was the fact, that the shoemakers took more active steps against it. I have no knowledge of the part the White Labor League took in the agitation. I heard, and conversed with the men about it, but I never knew any further than they were sometimes making extra efforts to promote their business by making general sentiment and working that way.

The St. Crispins agitation was in 1868, and died out shortly afterwards. The early organization here was a very rank affair, and the latter organization I don't know anything about, only as I have come in contact with its officers, and in conversation with the people that composed it. I have in my employ many men who are members of it; and I also met a Mr. Sullivan several times who claimed to be the Secretary of the organization; but it was some kind of a boot and shoemakers' union, a White Labor League and a Federation of Trades. I never could get the whole thing straight in my mind, it was so interwoven. I never had any particular complaint against the latter organization. I never had much of any trouble with them. I have always got along pretty well. I have not posted an order refusing employment to any of its members. Am a member of the Boot and Shoe Manufacturers' Association. There was an ultimatum issued by the Shoemakers' Association which I think we posted up. I signed the agreement relating to the stamp. Under that we were to go in and use the stamp upon all goods in which no Chinese labor was employed. We ran it some years, and Mr. Sullivan called for the stamp, and said they wanted to make different arrangements. We didn't claim we had violated the contract, and I denied his right under those circumstances to take it away, as it was liable to injure us in our business, as people had become accustomed to seeing the stamp on our goods. He claimed they had a right to terminate the contract on their own motion, and he came back with another agreement [Exhibit 1]. That agreement wanted to put the conduct of the business and the factory entirely out of the hands of the firm, so far as the prices of labor were concerned, and I refused to enter into it. I was present at the meeting of the association when that matter was considered. I don't know whether it was voted upon or not; but I know each member gave his views.

I think that Chinamen should have the same unrestricted right to earn a living as his fellowmen, and I have the right to hire him or not just as I have a mind to; and the Chinamen who are here under the law have the right to receive the protection of the law. I never lent myself for the boycotting of Chinese-made goods. Of course I used the white labor stamp as a means of hindering and delaying them from obtaining advantage in the rooting out of the balance of us. Of course the Chi-

I object to the White Labor League, because it establishes a scale of wages, demands the hours and how a man shall work, and when he shall work, and what he shall do, and whom you shall employ and whom you shall discharge. And I have noticed that the leaders in these unions generally crop out in some political fight or something of that kind, and work the others for their personal benefit more than for the common good of the organization. They compel men to join them who do not wish to, and it has a tendency to destroy and impinge upon the rights of man.

[illegible]

shoemaker employes run from \$5 and \$6 up to \$24 for men. There are very few men who get \$24. It takes a very expert and skillful man to earn that; a man of very wide experience, a man that has been fitted by nature for his calling.

I cannot tell you how many men I employ on an average, and I don't go into it half the time. I have got so sick of the factory, and looking at it, and I don't care if I never go into it again.

The reason Eastern goods sell cheaper than ours, is that their labor is much cheaper; they have a wider range of market; they have a greater volume of business; we are hemmed into a little place here, and are not able to conduct our business as those people conduct it. There is no part of the world that ever I was in that runs factories as they are run in San Francisco. You can go into several factories that are here, and you can find everything made, from the common kind of a shoe up to ladies' French kids. It is not possible to do that way and compete with the men who run on a specialty, and have a large volume of business. The volume of business here is such as will not permit us to conduct it on the Eastern plan, and confine ourselves to a specialty.

I cannot tell you the details of the prices they pay here. I can tell you in regard to the leading lines; a man that is any kind of a cutter gets \$3 to \$4 a day, that is, day work; and about nine tenths of the work done in the factories is piece work, and would cut the largest figure in determining wages. They have a better system in the East, and have better opportunities, and have more skillful people. One great trouble with the shoemakers' organization is to get up a laster's laster, and it is all subdivided into these different things. Here is a man, for instance, who lasts the shoe on this gentleman's foot, and there is another one who lasted mine; well, here is a man, a laster's laster; the man who can last one can't last the other.

I know that the majority of workmen do not belong to trades unions. I do not think the majority of sailors belong to the union, because I think the union is composed of those fellows that run up and down the coast; I don't think the deep-sea fellows belong to the union at all. And another thing, when I go out into the country and see a man that gets up in the morning with the sun and retires when it goes down, works all day, and does more manual work than any of these people in these organizations, and I see him working for a dollar a day and his board—when he comes down here and wants to better his condition, and he wishes to go in and learn a trade, he meets a trades union, and when he wants to go in somewhere he can't go in because they have made a law that he is obnoxious and he must be put out.

I don't know whether all my employes are union men; I never asked them. I don't know that any notice was posted in my establishment that no union man will be employed. If any rule has been passed by the firm that union men should not be employed, I know nothing of it. But I believe I have the right to employ whom I please and discharge whom I please, and whenever any organization should take away, or undertake to take away from me my legal and constitutional rights, I will join any association to prevent it. My foreman was not instructed to refuse a situation to men belonging to the union; but we propose to shut the factories up, and I won't run business under that principle that allows a lot of men that have not got a cent's interest in an institution to dictate this and that and the other, and just what shall be done.



I will shut the doors up first. My foreman has no instructions either to employ union men or non-union men.

The getting up of this ultimatum, as I have been told, was caused by some little thing about using a new machine that ran double instead of single. I have never seen the machine nor examined the question. It was a machine that was introduced in Cahn, Nickelsburg & Co.'s shop. I am not aware that the trouble with Cahn, Nickelsburg & Co. had anything whatever to do with the shoemakers, because when the shoemakers boycotted them the whole league boycotted them, as I understood it. Sullivan was my authority generally on these subjects. I saw a lot of it in the paper, and it was generally reported that they were boycotted by the Federated Trades.

A foreman in our factory could discharge whom he pleased. I presume a foreman of a department would try to conduct it to the best interests of the concern, and if a person were deficient in this, that, or the other, he would exercise his judgment; but they have never had any orders on employing or discharging anybody. I do not know that within the last two or three months I have noticed any stamp that was placed upon Eastern goods that designated a labor union. I know that the goods that we get from the East generally have not that stamp. I have seen a shoe here that has got a kind of labor stamp, but as a general thing they have not, and the general buyer don't care a cent, and it is a matter of no interest to him, as far as my observation goes.

We used to have a large trade in Oregon. I do not think that it was cut off by there being only one railroad out of the city. I don't lay everything to the railroad. We had a large trade both in Washington and Oregon previous to the opening of that country through the three railroads entering it. I know that the sole leather and other leathers have been taken from this city back East, manufactured into shoes, and reshipped to California, and under much higher freights than they have now. Some years ago I visited different shoe factories throughout the East. I went East in 1866, and observed and studied the thing in its greatest detail. I wish to qualify my statement that the retailers in this city were the heaviest importers, by stating that there is more imported by the retailer in this city than there is purchased here of our local manufacturers, or of the jobbers here; that they themselves import directly. About all of them import directly, from what they tell me. The biggest part of our Eastern goods are sold in the country.

[The further hearing of the matter was then continued until Wednesday, June 13, 1892, at 1.30 p. m.]

WEDNESDAY, June 15, 1892.

TESTIMONY OF J. C. O'HARA.

Sworn. Examined by Mr. McGUINN.

Am a shoemaker, and live in San Francisco. Work in P. F. Nolan's shoe factory, on Stevenson Street. Have been working in this city at my trade for very nearly four years, and previous to that in the Eastern States—in New York. Have never worked in Massachusetts, and am not conversant with the wages paid there. Am familiar with the

paid in New York. I worked throughout the State of New York—New York City, Rochester, Syracuse. I am a member of the Shoemakers' League, and have been for pretty nearly four years. I joined upon my arrival here. I believe there has been some change in regard to the way it is constituted since that time, but no material change. I am not conversant with the facts that led to the substitution of the union stamp or the white labor stamp; but what I learn about that stamp is that they were going to call in the old stamp and issue a new one, and they did so. They made a request on employers to keep the old one and take the new one, and I believe they refused to do so. That is as far as I know about it. The agreement upon which the first stamp was taken had been violated by the manufacturers, and in order to circumvent them and make them conform to certain conditions, the new stamp was issued and the old one called in. I did not learn in what respect the agreement was violated.

Our organization has always labored to convince the people of this coast they were injuring themselves and the white labor mechanics of this coast by purchasing anything that the Chinese should manufacture or make; we did not confine our agitation with efforts against the Chinese only. I think that the ground was taken that to benefit labor they joined hands with other organizations to elevate the laboring men in other branches of industry. The object of the league while I have been a member of it, was to issue circulars to consumers of boots and shoes throughout this coast, calling upon them to purchase nothing but goods made by white labor, and showing them that it was to their advantage to do so. By doing that, the White Labor League thought that they were not only helping themselves, but were helping the employers whom they were working for. The circulars called upon them to refrain from purchasing anything that had not the White Labor League stamp upon it. I was not on any of those agitation committees. I have been working at Nolan's since I have been in the city, and during that time wages have not been changed in that factory. I have heard of changes in other factories from members who have left those shops at various times and been out on a strike. I know that men were out in Jones'; and they were out in Cahn, Nickelsburg & Co.'s on the question of wages, I understand, and they were out in Nolan's for awhile; but I believe it was settled in a day or two there. I am familiar with the wages paid in New York, and I should say a man there would make about the same wages there as he does in California. That has been my experience, of course with some few exceptions in favor of California; but those exceptions do not cut any material figure in the total trade. I do not think that the difference would increase the cost of labor enough to make any material difference in the price. The New York shoe trade was organized at the time I was there. I do not consider the rules in California more arbitrary than they were in New York. I do not consider them arbitrary whatever.

Cross-examined by MR. NICKELSBURG.

In New York I worked for Bock Bros., on Greenhood Street, and I worked on Duane Street during 1871, and also in 1870. Prior to 1888, before coming here, I worked in St. Louis, for Hamilton & Brown; prior to that I worked in Philadelphia, for Wildman & Co., and prior to that in New Jersey. There is an established rate of wages in the East,

throughout the States of New York, Pennsylvania, Illinois, and Ohio, as to men who run machines, and the other branches also, such as lasting. I get my information from the various factories that are running in those several towns which I have mentioned. I am in correspondence with most of those factories from time to time. Wages in the East have not changed much, if anything, since I came here. I learn that from men who came here within a month or two. The best goods are made in New York, though in Nolan's I think they turn out as good a shoe as any I know of. I am not familiar with the wages paid in the New England States. In Rochester I believe the workmen are organized in the Knights of Labor assemblies. If they have broken up in Rochester it must have been of recent date. P. F. Nolan is a manufacturer, and sells goods direct to consumers. He also has retail stores. The major portion of the manufacturers in the East sell to retailers. They are more particular with their goods there than here. Hannan & Son, of New York, make a very fine line of gentlemen's goods, and they had at one time a very large business. I do not know whether that list that you show me is a correct list of the wages that they pay or not. Nolan pays a man \$24 a week for sewing the Goodyear welt; we do not have any piece-work on that. For lasting Goodyear welt they pay 27 cents a pair, and that includes tacking on. I think they pay 28 cents a pair for bottom-finishing, but Nolan has a man that finishes the shoe from the rough to the box, and the way they subdivide it East is to have one man covering the top piece and another man burnishing it, and so on, and they employ boys to do that; but out here they employ a man to do the whole thing. [The list shown the witness is marked Exhibit 3.]

The employers violated their agreement in regard to the stamp by hiring non-union men. My impression is that they had agreed to hire no persons except such as were union men, and under those conditions they got the stamp. We never boycotted any Eastern goods; we simply made a request in regard to that in our circular. We did not issue those circulars with the intention of boycotting. So far as I know, the boycotts directed against people in San Francisco in the shoe line were only against those who employed white labor. In Cahn, Nickelsburg & Co.'s factory the strike was caused by some difficulty there in relation to wages—I understood in connection with the lasting; it was settled in a day or so, but how it was settled I don't know.

Reëxamined by Mr. McGLYNN.

In addition to working for Nolan, I also worked for Jory. I am not familiar with wages paid in this town outside of Nolan's.

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#### TESTIMONY OF J. J. GILFOYLE, JR.

Sworn. Examined by Mr. McGLYNN.

Am a resident of San Francisco. At present am doing nothing to speak of, but formerly worked at shoemaking. Am a member of the White Labor League. I joined the organization through force of circumstances, through a notice posted in the factory about seven or eight years ago, and within the past ten months have attended the meetings regularly. Have not held any official position in the league.

that I am at the present time delegate to the federation, which position I have occupied since January last. There was a notice posted in the factory which requested of the firm that we all join the league, and it was understood from those who were appointed from the committee of the old league that any person refusing to join the league would be discharged from the firm—the United Workmen's Coöperative Boot and Shoe Factory. That information was conveyed to me by the members soliciting me to join, and the only part the firm took was in requesting persons to join. About two years ago, when samples were obtained, I believe, from the manufacturers in this city, and there was what was known as the Leather Federation, composed of the tanners and curriers, and the boot and shoemakers, the committee subdivided themselves into small committees, that went around and advocated California-made goods, and at the same time took with them Eastern goods which they cut up and passed among different members of the union, showing the difference between the leather in an Eastern shoe and the leather in a California shoe. The difference was that in some Eastern shoes there was a kind of a pasteboard put into them, and that also there was only one nail went through and another one only half way through, the object being to show the inferiority of Eastern-made goods. —

There was a public exhibit made at the fair. It was understood that all the boot and shoe manufacturers would place an exhibit at the fair, and they all did so with the exception of one firm. The exhibit, I believe, was under the supervision of the Leather Federation. That agitation continued for ten or eleven months. At the end of that time the Shoemakers' League did not agitate any further, for the reason that there were a great many people working in different factories who would not pay their pro rata and contribute towards the support. I don't think that the manufacturers assisted financially in that agitation outside of the exhibits they placed in the fair. They were their own goods, but I believe the league paid for the placing of the different shelves and whatever was necessary for the exhibits.

I have seen a copy of a notice that was posted in the different combination shops of this city after the boycott was levied on the firm of Cahn, Nickelsburg & Co., which forbade employment to members of our organization. By combination shops I mean those that are inside of the association—the shoemakers, employers, etc. This boycott was not placed by the Shoemakers' Union, but by the federation, on a demand or appeal from the Shoefitters' Union, and the Shoemakers' Union took no official action whatever in that regard. The Shoemakers' League received no official request from the manufacturers concerning this boycott. That order against the employment of league members is still in force. That order was enforced when it was placed up.

The President of our association was discharged from the factory of J. C. Nolan on the morning after that notice was published. Mr. Strasburger was discharged from the firm of J. C. Nolan on the morning after that notice was published. Mr. Haskill went to the office of the United Workmen's factory, and was asked if he would leave the union, and he said no, and was informed that there was no employment. Those are the only two instances that have come to my knowledge. I have pretty positive proof that there is a black-list in existence. The first is an acknowledgment made by Mr. Nickelsburg to the Secretary of the Shoemakers' Union that it is business courtesy not to employ anybody

discharged by the United Workmen, or that was out on strike. That acknowledgment was not made in my hearing. Then there were statements that were supposed to be made by both Mr. Nickelsburg and Mr. Rosie, in the papers, during that trouble, that a black-list did exist. I went into the factory of the United Workmen in August, 1883, and left them in August of last year, and have been doing nothing to speak of since, although I ran a laundry wagon for awhile. One man told me that he had seen the list that was black-listed from Nickelsburg's factory by the boot and shoe manufacturers. The association black-listed me, and discharged me for obeying the orders of the union. Black-listing, in my opinion, is a firm that refuses, or a set of firms that refuse, to hire a person whom they think belongs to an organization, and a person that has obeyed the orders of that organization.

I have been led to believe that we are in a free American country, and that no man is a slave, and when a man was locked out on the street it was nobody's business whether he belonged to another firm or not; that if the firm that was not in the combination desired his help that he was entitled to hire him.

I was about 17 years old when I first went to work in the United Workmen. I earned then about \$4 50 a week for about a year, and then got \$6 for a little over a year, and then \$7 50; then I might have worked a year and a half before I got another raise. Then I worked once about two years, and I was getting \$2 a day; then I struck for 25 cents a day extra, and I had to quit to get it. When I left there I got \$2 25 a day. Outside of the foreman, the man that was putting up the out-sole stock, and the man running around the machine, I believe I was the highest paid man in the room. There were three men that were paid higher wages than I, and they were there less time than I was. The man that I succeeded got \$2 50; I got \$2 25, and at the same time had to do the same amount of work. The factory was supposed to be a union factory. Every man in it was supposed to be a union man. The foreman of our room was discharged; a committee from the shop waited upon the Superintendent, and the Superintendent informed the committee that the man was discharged for incompetency. The men working in the shop were asked whether this man that had taken his place was a competent man or not, and they informed the union that he was not. The new foreman's name was Hall, and instructions were issued that we were to let Mr. Hall do the work that he was engaged to do. He was engaged to take the former foreman's place and to do the former foreman's work, and we were to do our own work as the custom had established; that he would work at a certain job for a certain amount of pay; and I was asked to take a machine that the man who had previously run received \$21 a week for so doing, and I politely refused to touch it, and I was discharged. This man Hall is not a member of the union.

It appeared that the factory gave him more powers than the former Superintendent had. The constitution of the Shoemakers provides that no person who has the hiring and discharging of help can become a member of the union, and they evaded us by giving Mr. Hall this power, claiming that he had that power; he exercised the power in my case. The rumor was spread about that the former Superintendent was not discharged for being incompetent, but he was discharged for union. His predecessor, Mr. Mullen, was a member of the league. As

no powers, he was a mere figurehead. He could not hire or discharge a man without first going to the Superintendent of the factory, and if powers had been delegated to him, he would have had to resign from the union. A strike was ordered in the United Workmen's Factory, and a portion of the factory was ordered out; they all went out with the exception of one, and he was a man who had been in the Stockton Insane Asylum, and we could not tell him anything. I decline to answer whether the man that did not go out was fined for not going out, for the reason that the secret workings of the union are not here on trial, and I could not positively swear. What I mean by secret workings is that everybody is not admitted to our union, any more than they are to the Manufacturers' Association. I might have been at the meeting when his case came up, and got away from the meeting before the case came up; and I might have been there, and heard it, and not paid any attention to it. I could not positively state as to that.

I have heard of a man by the name of Spofford, who was a member of our league. He worked for Buckingham & Hecht, and there was trouble in their factory on account of him, and a strike was ordered. I heard in regard to that from members of the league, but I know of my own knowledge that there was a strike and a lockout. I could not state positively whether the combination of employers—that if there was a strike in one of the factories, the others would lockout—was formed before or after the Spofford matter. At the time the strike was ordered I don't know how many employes there were in Buckingham & Hecht's, and I don't know how much money was in the treasury at that time. I don't know whether the men got any pay from the union while they were out on a strike. I did not attend the meetings of the union at that time, and, consequently, did not know anything concerning the Spofford matter, except there was a strike and a lockout. I believe there was an assessment levied, which I paid. I believe the understanding was that the assessment was for the benefit of the men that were locked out in Porter & Slessinger's. I don't think there was any other member mentioned. The league had about four or five hundred members at the time that trouble took place.

I decline to answer how many members there are in the league to-day, and I ask the protection of the Commissioner on the ground that I have been informed that that question will be asked, and the attempt is being made to discover if we have any members working in the different combination factories. I will state in round numbers, however, that we have 115 men on our rolls, and we have between 300 and 400 men working in the combination shops paying dues. I think we have between 450 and 500 members altogether. I could not positively state whether they are all in good standing, but they are paying dues and are on the roll. Some of them, I presume, have not paid their dues for the last three months, but they all will, I suppose. I am not in a position to positively state in regard to that, because I do not handle the money. Our Financial Secretary is J. J. Ryan.

I don't want you to think that these people are all paying dues, but they are members of the organization. We might want to find out how they stand at some future time. We have got a great many, though, that pay their dues. Anybody that ever joined our league is always a member unless he is expelled or suspended. A member who is in arrears must pay up before he can vote on any issues that come up in

the league. The White Labor League has three delegates in the Federated Trades at the present time, and I am one of them.

I have seen a copy of the agreement [Exhibit 2], and at the time it was entered into there were four or five firms specified. I remember that the matter of Cahn, Nickelsburg & Co. was laid before the Federated Trades in regard to shoefitters, and there was a boycott asked for by the Federated Trades. I could not tell you whether I voted for that boycott. There was no unionism involved in that matter. It was simply a strike after three specified reductions had been made. The attempt was made in the Nickelsburg affair twice to settle it. The first time the committee waited upon Mr. Nickelsburg, and he informed them that there would be no further reductions; the girls remained at work, and the following week two other reductions were made; or another reduction was made. Then there was another committee that waited on Mr. Nickelsburg, and Mr. Nickelsburg, as I understand, plainly told the committee that those were his prices and they must accept them. I was not a member of that committee. I think I was present at the meeting when the boycott was voted on the Jackson Brewery. I think it was the first night that I went into the federation that the boycott of the Jackson Brewery was levied. It was some time in January. The resolution you show me I saw in the morning papers; that is all. This matter was never brought to the notice of the federation officially.

If it is the desire of any one to bring the matter before the federation, they bring it before them officially by a communication. We are not acting on everything the paper tells us. Before we levy a boycott we always investigate. This matter of Nickelsburg was investigated. From what I can understand there were committees waited on you from the Federated Trades. The shoemakers officially took no notice of the resolution.

[A resolution is introduced in evidence, and marked Exhibit 4.]

The notice which you now show me, I think I saw a copy of it in the possession of the reporter. I think he was the first one that called it to my attention. When that notice was first posted up, I think there was some kind of an explanation made. I know there was some newspaper controversy between the shoe manufacturers and the league. That is, a notice that on March 5th, if the boycott is not raised, the factories would open on the Monday following, and would not employ any member of any organization affiliated with the Federated Trades. There was no such official communication as that ever sent by the boot and shoe manufacturers to the Shoemakers' League. If it was the desire of the shoe manufacturers to bring it to the attention of the league, they should have, through courtesy, written it out with their name to the envelope, and sent it to them. The factories opened the following Monday morning, and I suppose the men went to work. On the following Wednesday I think they all went back, with the exception of Mr. Strasburger and Mr. Haskell. It was reported that they were asked in Mr. Porter's shop, by the Superintendent, whether or not they were members of the union, and also in Cahn, Nickelsburg & Co.'s. I could not positively state whether the men got less wages when they went back to work; that is, they did not right away. It is rumored that in two or three of the factories there have been several cuts since that ultimatum was issued.

[The notice is introduced in evidence and marked Exhibit 5.]

I have seen the circular now shown me, and the White Labor League had people on Market Street distributing them.

[The circular is introduced in evidence and marked Exhibit 6.]

[A paper is also offered in evidence, in connection with the testimony of the witness, and likewise marked Exhibit 6.]

The circular now shown me I have received; it was taken from quotations in the "Daily Examiner," and is signed by the Council of Federated Trades. The council of the body approved of that circular (taken from quotations in the "Examiner," by Essie Boston, after passing through Nickelsburg's factory). So far as I am concerned I know nothing about the income of your firm, although I approved of that circular, and was a member of the body that did approve of it. We believed that the statement made over the signature of Essie Boston was either a truth or a libel, and as you did not refute the statement, consequently it must be true.

[A paper is introduced in evidence and marked Exhibit 7.]

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TESTIMONY OF MISS MAGGIE JOHNSON.

Sworn. Examined by MR. MCGLYNN.

I reside in San Francisco, and am a shoefitter in P. F. Nolan's factory. Am a member of the Women's Shoefitters' Union. It was organized on the 15th of January, 1891, for the purpose of protecting ourselves against the continual reduction in wages made by the manufacturers. The organization was a general one in this city. We had a little difficulty with the firm of Buckingham & Hecht previous to the trouble we had with Cahn, Nickelsburg & Co., caused by the reduction in wages, I believe, of 5 per cent on one part of the work, which was done by a few of the girls. The average wages previous to the first reduction, take it the year round for girls, was \$7 to \$8 a week, but they did not have steady work the year round. It is generally dull around the holidays, and around July, and I believe at the time they were in that factory were only working three quarters time. The matter was brought to the attention of the federation, and there was a committee appointed, and they settled the difficulties. There was a compromise made on the girls' part, and also one on the manufacturers' part. The compromise did not affect the reduction in any way. They proposed a 10-cent reduction, and the girls compromised it by 5 cents and some work taken off, which was satisfactory to the girls, and also to the manufacturers. It did not seem to affect the girls' weekly wages any, because part of the work was taken off, and her weekly earnings remained about the same with the compromise.

Our union is now engaged in a difficulty with Cahn, Nickelsburg & Co., caused by two distinct reductions in wages. The first reduction was a small one, and the second reduction was a large one, amounting to at least \$2 50 a week on the girls' wages. I have never worked in that factory. I am President of the union, and what I state comes to my knowledge in that capacity. I have been twice to the wholesale house of Cahn, Nickelsburg & Co., acting on a committee in relation to this difficulty, and I told Mr. Nickelsburg if the girls did not get back their reduction there would be a strike; and



he said that that was what he was paying and what he was going to pay, and would not offer to make any compromise. At the first reduction, which was a small one, he did not deny that there was a reduction; the second one he claimed that there was no reduction. I offered to prove that there was a reduction, but the offer was not accepted. I offered to go to the factory and try the machine, having worked on the machine for a year; Mr. Cahn accepted and Mr. Nickelsburg refused, and said it was out of the question. We then brought the report back to the union. We brought it to the federation; the federation appointed a committee to appear before our union, and there was advice given, and it was a unanimous vote for a strike. The advice from the federation was not in favor of the strike. The vote was upon a secret ballot. The strike was ordered about a week after I went to the firm, during which time the girls continued at work. The first reduction the girls continued at work, and the second reduction the girls left the factory, and then we ordered the strike afterwards. Our organization protested against the first reduction, and Mr. Nickelsburg said there would be no further reduction. We had not made up our minds that we would accept that reduction when they made the second reduction the following week.

There are several married women in our organization—some of whom have husbands, and some are widows. The earnings of the members are not sufficient to stand any reduction, and if the reduction had been accepted it would have caused hardship amongst us, as many of our members are compelled to support others as well as themselves. We have one instance where there is a girl with two sisters and a brother, and her father was only dead two months, and they rely for support on that one girl. Since the strike our members have been out of work and black-listed. By black-listed I mean that girls that got into trouble with one factory, through a reduction in wages, were refused work in other factories. They were asked their names, and told they did not want any help—seventeen girls. The girls were told that help was needed through some gentleman who said that the forelady and seventeen girls had left the factory of Porter, Slessinger & Co., and the strikers were refused work in that firm. They did not state any reason outside of the fact that they did not need help until afterwards. There was one girl discharged from Buckingham's, who applied for a place at Porter's, and the forelady hired her, and when they found out in the office who she was they were going to discharge her; and they showed her the book with her name on the black-list, and they asked her the reason why she had been let out of Buckingham's, and she made the statement, and they said if that was the truth she could keep her place. The girls who went out on strike amounted to seventeen, and they are still out, except three or four.

Since the strike there have been several reductions in wages. There has been a heavy reduction in J. C. Nolan's; there has been a very heavy reduction in P. F. Nolan's; there has been a reduction in Porter & Slessinger's, and there has also been a reduction in Earl's, on Mission Street. This ultimatum issued against the Shoemakers' Union by the employers I have read in Feder's factory. Our union is not a part of the Shoemakers' Union, and had no official connection, and there were no requests made by the Shoemakers' Union to our union concerning this, and no official communication passed between them.

Cross-examined by MR. NICKELSBURG.

When I called at your office and told you about the reduction I told you I got my information from the girls that worked there. I had had practical experience with the work. I told you we would investigate the matter, and offered to go into the factory and try the machine. I know that you took steps to ascertain whether there was a reduction by a committee of the Manufacturers' Association. I have read their report and don't believe it. I know Alice Ford; she worked on the machine. I don't know what she is doing now. Lining making is considered skilled work among fitters. If you are a quick operator you can make money; if you are slow you can't; and the lining-makers make as much money as the others; in some factories they make just as high, and I think in the majority of factories. The apprentices are generally put on lining making when they are supposed to be put forward. They are put on that work first, but they have to be taught.

[Mr. Nickelsburg stated at this point that Alice Ford was again in their employ, and on December 12th she commenced on that lining work; she used to be a table girl; she got paid then on December 12th, \$6 95; on December 19th, \$7; on December 26th, \$4 85; that was the closing week; January 16th, \$8 05; January 23d, \$8 15; January 30th, \$7 10; and February 6th, two days' work (then they went on a strike), \$2 15. She came back and got her first money. When she came back she worked on the double-needle machine at reduced wages, accepted the schedule of wages, and went to work. These figures I gave you were on the old machine at the old prices, and these figures I give you are on the new machine at new prices. On March 26th, she received for five days' work, \$6 85; on April 2d, \$10 50, which is more than she earned in any week; April 9th, \$8 80; April 16th, \$10 40; April 23d, \$10 45; April 30th, \$10 80; May 7th, for five days, \$7 70; May 14th, \$10 15; May 21st, \$9 15; May 28th, \$10 65; June 4th, \$8 60; June 11th, for five days, \$8 40.]

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TESTIMONY OF ABRAHAM ALTMAYER.

Sworn. Examined by MR. NICKELSBURG.

Am Superintendent of Cahn, Nickelsburg & Co.'s factory. The figures referred to by you as to Miss Alice Ford's wages go back just one year, from June 6, 1891, to June 11, 1892, and is a true copy of the entire payroll of the sixteen girls that went out on the strike. It shows what each of them earned every week.

[The paper is offered in evidence, and marked Exhibit .10]

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TESTIMONY OF MAGGIE JOHNSON.

Recalled.

There were seventeen girls went out on strike. Sixteen went out, and another one has been laid off for no reason, immediately before the strike; that was Mrs. Matthews. There are two or three of them working at the present time. Alice Ford is not a member of our organization. She was the first to go out.

I have seen that document before. [The document is marked Exhibit

8.] I have not been asked to indorse it as President of the association, and have never taken any cognizance of it. I saw it when it was brought before the federation. Alexander Sullivan is supposed to be General Secretary of the White Labor League, when I knew him. He did not organize our organization. He did not do any running for us; he did not go to any of the factories demanding certain matters for girls from the Shoefitters' Union. I think he was a member of the Executive Board of the council. When I was working I averaged at lining making from \$5 to \$11 a week by piece-work. I formed my estimate of the amount of the reduction in Cahn, Nickelsburg & Co.'s shop as being \$2 50 a week, figuring at the prices I used to be paid at that time. The reduction that was made was 4 cents a dozen; that was on the entire price of the lining, and where they used to pay 20 cents they proposed to pay 16. I could not say how many linings a girl could generally make in a day; it would depend on how quick they work; every girl works different. I never counted up how fast I could put on a back stay; I made the lining as a whole. When I worked at it I did finished tops with a two-needle machine, and I did the plain work; I worked on an old machine. The plain work on a single machine. I should judge, took about an hour and a half a dozen. On a double-needle machine I think you could do it about eight or ten minutes faster. I do not think it could be done inside of an hour. If there was no waiting for work, I should judge one could do about five and a half dozen a day. I received 25 cents a dozen, and for the plain lining 22 cents a dozen, and that would make about \$1 22 a day. At 4 cents, that would amount to about 22 cents a day, or about \$1 10 a week. I believe they worked nine hours in that factory.

[Mr. Altmeyer stated his girls only worked eight hours and a half. We start in at 7:45 in the morning, and stop at 11:45; come back at 1 and stop at 5:30; on Saturday they stop at 5 o'clock.]

Re-examined by Mr. McGLYNN.

When the firm made the test upon the machines, we did not see the test made, but they were not under the conditions that are supposed to obtain. I believe the conditions were more favorable, and they were made in a different factory; it was made on the same machine, but the work was done differently. We do not know whether the work was done by an experienced operator working on her usual machine; we knew that the test was made through seeing the report; but none of our members were invited to be present. I offered to prove the reduction, but they would not accept my offer in their factory, or in any factory.

Mr. Altmeyer stated that the test was made on precisely the same machine, except the welt stay was put on in one case with the single-needle machine, and in another case with the double-needle machine.

It was not done in that factory, and the work was done differently. You put on the linings as a whole, how long it took. I was considered an expert operator by almost every one that I ever worked for. I have never been discharged. My wages as compared with the wages of other girls in the factory, were about the same. There was complaint made by the girls on account of the thread continually breaking on the machine.

[The further hearing of the matter was then continued until 1  
June 17, 1892, at 1 P. M.]

FRIDAY, June 17, 1892.

## EXAMINATION-IN-CHIEF OF MISS KITTY HINES.

On behalf of Labor. Sworn.

I reside in San Francisco. I am by occupation a shoefitter. I am a member of the Shoefitters' Association. I am the Secretary of that association. I have been connected with the union ever since it was organized, in January, 1891. I was one of the organizers. I have held office since that time; the office of Secretary. I do not hold any other office, except that of delegate to the council. I have been a continuous delegate to the council. I was working at the time of the organization in Lewis Murr's. At the time we organized we were out on a strike, but when we went back we continued to work about five months, I should judge, or until they closed. We were on a strike in Murr's shop. The date of our organization was January 15, 1891. Our organization was formed after the strike. The strike was still pending at the time. Our organization took part in effecting a settlement of the strike. The cause of that strike was a reduction of wages. It would be kind of hard to say who suggested the idea of organization. The girls talked it over at one time, and thought it would be a good idea to form a union, and we went ahead and did so. The organization was one of our own numbers. We had some of the men from the council to help us in organizing, such as showing us how to conduct the business of the organization. We applied for the assistance of those men.

After Murr's shop went out of existence, the members then sought work wherever they could get it. They went to different shops. They didn't all go to one place. There was enmity manifested toward them by the other shops at that time. It was stated that they would not employ the girls in any other factory. From what I understand, Mr. Murr went around and asked the bosses not to employ us. I was told that by the firm—Mr. Feder. Miss Donovan informed me that, but she is in direct communication with Mr. Feder, as she is forewoman of the shop. She told me that Mr. Murr had requested Mr. Feder not to employ the girls that went on a strike. I don't know whether Mr. Feder said he would do so or not. I went to work for Mr. Feder afterwards. We went to work for Mr. Murr in that old place after the strike. I couldn't say when it was that he requested the other manufacturers not to give us employment, but it was while he was still in business. It must have been. I do not think I have averaged in wages any more than \$7 or \$8 a week as a shoefitter. In some shops I made more, in some shops I did not. There is no degree of equality or evenness in the wages paid to shoefitters in the different shops. Each shop has its own scale of prices. In some shops we earn more than in others. There have been several reductions of wages since the organization of our union, since January, 1891. It would be hard to say what, in my opinion, would be the weekly amount of such reductions. I couldn't give you that. The members of our union encountered opposition in securing employment. We are black-listed; that is, the other manufacturers refuse to employ us. As a reason for that, some of them say they don't need help, and the others don't say anything except no.

I should judge that there are between 350 and 400 shoefitters in this city, as near as I can come to it. At the present time I should not

think that there would be more than 75 unemployed, that I know of. Not all of them are members of our union. I refuse to state how many there are. I believe I know of specific instances where a girl was refused employment because of her membership in the union. At the time the strike was ordered in Cahn, Nickelsburg & Co.'s, our girls went there and asked for work and were refused, and a girl in Porter's inquired of some member in Cahn, Nickelsburg & Co.'s for employment and was asked her name, and the party went to the desk and looked at a paper, and said he wasn't allowed to take her, as she was on the black-list. I have only in one instance encountered any enmity on account of my position in the union, and that was when I was working in Cahn, Nickelsburg & Co.'s. They said they wouldn't have me in there. I went to work in the shop before the forewoman knew my name, and as soon as she found out my name she remarked it to the other girls—I believe she stated that she didn't know who I was—and afterwards I hurt my finger and was off one day, and I was discharged although there was no work for me that day. I left on Saturday afternoon because there was no work, and on Monday I was there, and on Tuesday I was discharged; that is, they sent me word that my place was taken and they didn't wish me. Our union had a strike in Cahn, Nickelsburg & Co.'s. I was an officer of that union at that time.

I was not in the city when the matter of the complaints of the people who struck was brought up, but I came back shortly afterwards. The strike was still pending when I came back. Our organization is affiliated with the Council of Federated Trades. That is the only organization that has a voice in the affairs of our union. The given cause of this strike in Cahn, Nickelsburg & Co.'s was the reduction of wages, or rather two reductions. The second reduction was on the introduction of a new machine. They reduced the price when they brought in a new machine to do the work in one line. That same machine is in operation in other shops. I believe the prices introduced by Cahn, Nickelsburg & Co. are below the prices paid in those other places. I am not positive, but I believe they are.

As to whether I am familiar with the wages paid shoefitters in Eastern cities, I will say that I never worked in the East, but from communications received from there I understand that they make much better wages there than they do here. Those communications were private letters, and by members coming here to work—the girls coming here to work from the East always stated they made better wages there than they did here.

Our trade is interfered with some by competition with Chinese. Chinese do our work. Chinese do employ white help. As to whether I know the wages offered by Chinese, I will say that I myself was offered fifteen dollars about five years ago to work for Chinamen. I did not accept. That was higher wages than the whites were paying at that time. As to whether I know what wages the Chinese shoefitters make, I will say that I was speaking to Poy Kee a short time ago, and asked him what he paid his fitters. He said he gave them \$1 50 a day and board. If they get that steady, that is better than a majority of the white fitters get. He did not speak of white fitters. He employs Chinese now.

Cross-examined by MR. NICKELSBURG.

*I have been a shoefitter in San Francisco about seven years. I first for Mr. Marx. I worked there about a year, I believe.*

voluntarily. Then I believe I went to work for Buckingham & Hecht. I couldn't say how long I did work there. I didn't work there very long. I shouldn't think over a couple of months. I left there through sickness. Then I believe I went to Earl's. I didn't stay there very long. I left there because I was sick one afternoon, and they wouldn't let me go home, and I left, or rather I went home, and my place was taken. I was willing to go back the next day. Then after that I think I was home some months, and then afterwards I went to work for Cutts & Murr. I worked there, I think, about three years, until they broke up the shop. Then after Mr. Murr started again, on Stevenson Street, I worked for him for a few days, or a few weeks, and then I went to Jory Bros. I was not with Mr. Murr until he left the city. I stayed with Mr. Murr for awhile, and then I left and went to the Jorys. I stayed with the Jorys for a year. Yes, I left there voluntarily, because there wasn't enough work. Then I went to Murr's, back to Murr's again, and I continued working for him until he went out of business, except the time we were on a strike. That strike lasted about a year, I think. Yes, I think it is about a year. I did not then go to Jory Bros. I then went to Cahn, Nickelsburg & Co.

Murr went out of business last July, a year ago nearly. I only worked there about two weeks, and then I was sent off. Then I went to Rosenthal & Feder's. I am not working in factories now. I am doing boots and shoes at home now once in awhile. I have not worked any since I left Rosenthal & Feder's. When I went out on a strike at Murr's factory, Murr took me back again, although the forewoman at Feder's told me that Murr told Mr. Feder not to take me, yet Mr. Murr took me back himself. Afterwards I went to Mr. Feder and Mr. Feder took me. The girls that worked for Mr. Murr when he stopped are scattered all over the town. At the time that Murr went out of business, I should think there were about thirty female fitters employed by him. Out of those thirty there were a couple of them went to Cahn, Nickelsburg & Co.'s. Well, there was three of them, I think. That is all I can remember. I don't know the girls that are in Cahn, Nickelsburg & Co.'s now. I don't think there are any more than three or four of those girls that have had no work since Murr quit business. There may have been two or three girls that went into the factory of Cahn, Nickelsburg & Co., after Murr quit. I don't know how it was as to those girls that went to Cahn, Nickelsburg & Co.'s being black-listed, although they belonged to the union. Mrs. Matthews belongs to our union. Miss Quigley belongs to our union, and Miss Seidenheimer. Miss Brandeburn was not from Murr's.

I did not work at Cahn, Nickelsburg & Co.'s under an assumed name. The forelady didn't know my name until she gave me my book, and then she asked me my name, and I told her, and she started to look at her list. I worked until Saturday night. As to whether she refused to put me on after she knew my name, I will say that I was there, and I suppose she thought I might work the week out. She didn't want to be too bold about it, and thought she would let me work the week out. Yes, sir; that was very kind.

I refuse to state how many members our union has got. As to my reason, that is a matter we do not give to the public. It is a secret organization to a certain extent; that is, we do not allow everybody to visit our union. Our union is represented in the Federated Trades.

We have two delegates. I am one of them. The other is Miss Johnson. That is the Miss Johnson who was on the witness stand here yesterday. I believe that the prices paid by Cahn, Nickelsburg & Co. are below the prices paid by other factories. I got that information from the fact that I worked there myself and couldn't make wages. I think I made about \$7 or \$8, but I can't say exactly, as I haven't got the book.

[Mr. Nickelsburg here produced a document showing that the witness was paid on the 17th of October, 1891, for one week's work, \$10 95.]

I couldn't tell you whether Nolan Bros. have got this double-needle machine. I was never in the shop. I understand they have. I am not familiar with the prices they have paid for sewing on this machine. All factories do not do their work alike. They pretty nearly all do it differently. The prices paid in one factory would not necessarily control the prices paid in others, because the work is different. I have stated that I had some information that the wages paid in the East are better than the wages paid here. I get this information from private letters, and from girls that have worked there. I have one of those letters in my possession that I received the other day. I have not that letter; Mr. McGlynn has it. I was asked once by a drummer of a Chinese house to take a place as fitter. I was not asked by the boss. I had no reason to know that the drummer had any authority to make me any offer, except that he asked me to take the place. I did not find out from the drummer what the Chinamen made. I didn't take any interest in it, because I wouldn't work for a Chinaman. I didn't say that if a man could get his male help for 70, 80, or 90 cents a day he ought to pay his female help more. This letter says that the vampers and stitchers make from \$10 to \$15 a week. The stitchers couldn't make that before that; I don't know how it is. I don't know how it is about their doing more work for that amount of money than they do in San Francisco. Some fitters work quicker than others, so that the ones that are the quickest earn the most money working by piece-work. Some of them are very slow and don't earn much.

I know Mr. Alexander Sullivan. He has not helped us in starting this institution any more than anybody else. He has done what we requested him to do. He came to our meetings, and I asked him about the officers in forming the organization, and things like that, that I would ask anybody. Further than that he had nothing to do with it. I don't believe he was there more than a couple of times. He was an intimate friend of mine. I have not had him for an adviser in the way of handling strikes and calling the girls out any more than anybody else. He has advised me as much as anybody else. I advised myself mostly. Sullivan advised me, but he always advised me to take the advice of the organization. That came up before the organization. I was at the meeting when the boycott was levied on Cahn, Nickelsburg & Co. by the shoefitters. I saw a copy of the report of Glanville and Nolan pasted up. I know they differed with me on the point that it was an increase of wages instead of a reduction, but we didn't believe it. We didn't know on what conditions the work was done, or anything. It was not my business to find out whether it was true or not. It was the business of the gentlemen who posted it up to do that. I am not the union. The boycott was off when placards were posted in different factories stating that you had had a test made by the manufacturers and were convinced that it was an increase instead of a reduction. We

made an attempt to have the matter arbitrated. We offered arbitration and it was refused the Council of Federated Trades—it was offered by the Federated Trades to the manufacturers. I was there, and know it. From what I understand there was an offer of arbitration made to Cahn, Nickelsburg & Co. by the Council of Federated Trades. I was in the council when that was brought up. I could not tell you who made that statement. I cannot tell you who the committee was. I think it came from the Executive Committee; I am not sure.

I have written a good many boycott letters to different firms requesting them to cease patronizing you. I mean the union has written them. I decline to answer where I got the names of your customers. The reason I decline to answer is because we do not give our business to the public. I am not at liberty to tell you. It is not a fact that somebody stole your shipping-book and we took the names from there. In these letters we wrote we inclosed a boycott circular giving these to be the facts of the case. We inclosed that circular in every letter. When we boycott manufacturers we do not patronize their customers who keep their goods. No such case ever came under my notice as that of a man who has been working in your factory, and had a large family to support, and you gave him goods to sell to make a living for his family, and we have boycotted that man for selling your goods, and I never took into consideration that he couldn't get along possibly without your credit. I never had such a case come under my notice. I have formed no opinion on such a case as that. I have never made it my business to find it out. I have been one of the boycott committee that has canvassed the city. I may have stated to some retail dealer here that it would be better for him to buy Eastern goods than to buy from boycotted firms, but I am not sure. I might have stated that, but I don't think I did. I think I would remember it if I had. When I worked at Cahn, Nickelsburg & Co.'s for one week and I was sent away, I don't think I would have stayed there longer even if I had not been sent away. I would not have left right away. I might have left later on, as I didn't consider the wages good. I don't know that I got \$10 95. I am able to earn more, and expect more, but I didn't like the shop anyway, at all. Perhaps if I had I would have stayed; I don't know.

I am the author of some of this circular. It has been approved by our union. I know your income is not small. That is all I know about it. I knew that by general appearances. I don't think you are able to keep up appearances very well. That is my opinion. It is so, that the working-rooms are cold and cheerless, and in many respects totally unfit for occupancy by strong men. And still I was willing to work there. Girls were willing to go back there into that dirty, nasty place, for they have got to live. The room is very cold, and there is very poor light there to work by. The light was very poor. I do not know the size of that room. I never counted how many windows and skylights there are in it. You must understand that light from a skylight is not a good light to sew shoes by. I believe that the weekly earnings are limited. I didn't draught the whole circular. I understand that they are limited, as far as my own personal knowledge goes. I understood that they were not allowed to make over \$12 a week. The girls are afraid to put in more. They are afraid to earn more because they would be cut down the next week if they did. The girls are not the ones that limited it—not at all. The circular does not



say that *fitters* got only the miserable pittance of \$4. May be your children are out there and they only earn \$3—I don't know!

I couldn't tell you how many of those girls are back in your factory that went out on this strike. I haven't heard anything from those girls out there for some time. I know Maggie Ford. I believe she is one of those who returned to work. I know Ellen Ford, but she is not a member of our organization. I know Jessie Gelbright; she is out there again. I know Julia Hogan. I know Annie Gately; she is out there. I know Maud Powers; she is a member. I know Miss Quigley. I have never spoken to any of those girls about the wages they are earning now with the new machine which I have called a reduction.

QUESTION—You don't know as a positive fact that the girls that have gone out on a strike and are working now on the new schedule and new machine are earning more money than they ever did on the old prices?

ANSWER—Well, may be there is a little partiality shown her so she will get more work. You must understand that there was more than one reduction. The machine wasn't the only thing. I do not know that a girl that makes lining is about the cheapest work in fitting. It may be in some factories. As to your factory, I don't know. I don't know your price-list. It puzzles me to see how it can be that under the old schedule the highest she would make is \$8 15, and the highest she has made with the new machines is \$10 65, working the same hours. They do the same amount of work, and they don't get any more linings. When one is sitting at that machine one has got to wait. I will take the statements of the girls that they couldn't make good wages out there. I know we couldn't make good wages out there. I didn't make any such statement as that I claimed to be a perfect fitter. My particular branch is mostly on beading.

Q. That is certainly a much superior class of work than lining making, and you state you only made \$7 a week. Now, the poorest lining maker has made that much. A. Well, I don't know anything about how the work is done out there, but the girls state that the way they did before was, that they only got one lot of linings at a time, and they had to wait until that was finished before they got another. To my knowledge there was no way of getting these striking girls back again to work. It was not within my power to get them back. We do get notice petitions from them addressed to the Federated Trades. Mr. Jones stated that if we signed that paper he would take them off the black-list, so if he couldn't give them work, they could get work from others. A letter was sent to me for signature, by Mr. Jones, stating that if I signed that, that they could get their places back again, but I refused to sign lies. I know it was a lie, because they didn't investigate it, and they said they investigated it. I am sure that they did not investigate it. As to whether Miss Ford, Miss Ryan, and Miss Seidenheimer went down to Nolan Bros. in a body and investigated the work there, I know that Miss Seidenheimer didn't need to investigate the matter, for she had worked on the machine before. She worked some time in Matt's before that. Most of these girls are on a strike yet doing a thing. They are being supported by the union. I decline to answer as to how much they get. I decline to answer as to whether they get more than \$5 a week. I decline to answer as to whether they get more than \$8 a week.

Re-direct examination by Mr. McGLYNN.

I stated that I am not working in any factory now. I am working for a man, doing a few pairs of shoes at a time, nothing much to speak of. I do not think that man was a member of the Manufacturers' Association, but I believe our names were given to him, just the same. He does not run a factory. He runs a small place of his own. The reason why I did not apply for work in the shops was because I have heard that they have issued orders not to allow me to enter the shops on any condition, and I don't beg. This work that I do at home is less work than I could do if I had the work to do. Mr. Sullivan conferred with me as a federation officer, not as a friend of mine. No advice was asked of him as a personal friend. His connection with our union was entirely in the capacity of a federation officer. No friend has a right to appear at our union and advise. He must belong either to our union or the Council of Federated Trades. Our union approved of Miss Johnson's offer to test the machine. Such a test would have been satisfactory. When this alleged test of the machine was made I believe it was at Cahn, Nickelsburg & Co.'s. None of the striking shoefitters received any offer to be present. No notice was given as to when it was to be made, or how it was to be made. No official communication was given to our union, or the striking girls, of the result of that test. There are others than shoefitters in our organization. These low wages spoken of are paid some of the members of our association. I cannot tell you about that particular shop as to the actual wages paid members of that association, but such wages are earned in other shops.

In regard to that petition, I believe it was Mr. Jones that wrote it, from what I can understand. It certainly was not written to any of the parties that signed. It was directed to the Council of Federated Trades. I believe the letter came by messenger. They brought it to me and showed it to me. The petitioners did not address our union. They did not speak of their intention of doing that in a meeting. A motion was not made by either of those that such a course should be pursued in that organization. Some of them were members of that organization at that time. The copy of the petition that was signed by me agreed with the one finally received. It was the same one. I did not see the one that was produced here yesterday. I saw it passing from one to the other, but that was not the paper, though. I cannot remember by glancing at that whether it is the same petition, but we had the original at home. I believe Miss Johnson said it was a little different. I would not know whether it was the same or not. I am not working at the business at the present time. I last worked in Rosenthal & Feder's factory. The cause of my discharge was that the Manufacturers' Association ordered it. I decline to answer from whom I got that information. I received the information a few days before I was discharged that I was going to be discharged, and Mr. Feder led me to believe that it was so. He said he wouldn't discharge me on his own accord; that I might have stayed there forever as far as he cared. And I told him that Mr. Nickelsburg was the instigator of it.

I saw the ultimatum posted up in the factory. It reads that on the following Monday no non-members need apply, that they were discharged. If they had asked me when I quit there if I belonged to the union I would have given them the desired information. He knew I

belonged to the union on the Monday morning when I came. Talking of Miss Johnson making that test, I never made any proposition to anybody else to make a test, because the offer was declined.

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EXAMINATION-IN-CHIEF OF F. W. MARVIN.

On behalf of Capital. Sworn.

I reside at 1300 Larkin Street, in this city. I am a merchant by occupation. I am not engaged in manufacturing at present. I deal in boots and shoes. I have my business in San Francisco. My business is boots and shoes and leather. I am an importer. I have had a proposition made to me to start a factory here. The reason why I did not start it was on account of the labor troubles.

Cross-examined by MR. MCGLYNN.

I did not start a factory here on account of labor troubles. The trouble existing at that time was simply the trouble with the help of the shoefitters. My knowledge of those troubles was that at that time the workmen were trying to dictate their terms to the manufacturers. I do not know as I care to tell you particularly who I received that information from. I received it from the manufacturers principally. We looked into the matter pretty carefully, and our decision was that the union was trying to run things pretty well in the direction we wished to assume ourselves. That was in the direction of manufacturing. The objection of the union was not on account of wages. It was simply on account of the troubles that were existing in the factories at that time. The firm found out what those troubles originated in sufficiently to satisfy ourselves—sufficient to give an opinion here now. That opinion was that we could not run our factory at a profit to us and be dictated to by the labor unions at that time, and in regard to wages particularly. We objected to the manner in which the workmen were dictating their terms to the manufacturers. It was particularly to the manner in which they made their rules and regulations that we didn't care to abide by. Perhaps both the manner and the terms were offensive. I couldn't tell you what the rate of wages the union demanded was, but I investigated sufficiently to know that it was not good for us to go into the business of manufacturing. That was about two years ago. At another time when we proposed to go into business we found the same trouble.

As to the troubles that were in existence two years ago, the last trouble I have reference to occurred in the factory of Lewis Murr. We investigated that trouble pretty thoroughly. I couldn't say about the wages demanded of Lewis Murr, but the whole general aspect of affairs was not pleasing to us, and we concluded to wait until there was a time that would be more opportune to go into business. I am not aware of having said that to start a factory here I would have to pay higher wages than anywhere else in the United States. I am an importer, but we had a good many goods manufactured for us at that time which were imported here. I have no accurate information of the wages they pay here. I am somewhat aware of the wages they pay East. I understand that the wages here fluctuate more than they do in the East. I am aware of any method of preventing the fluctuation. I consider

responsible for the fluctuation of wages in a great measure, on account of the fact that they perhaps have certain rules and regulations to abide by. I do not know that those rules and regulations tend almost unanimously towards a scale of fixed wages. I have not investigated that lately. I do not know of any uniform scale of wages. I never investigated any. I never was a member of a trades union. I never have read the rules and regulations of trades unions that I know of. My disinclination to enter into manufacturing in this city was founded on the fact of a distrust of the rules and regulations; so much so that we would not invest a dollar in it. We import the bulk of our goods from Massachusetts as a State, and from Boston as a city. I have been told that they have had some trade difficulties back there.

Cross-examined by MR. GILFOYLE.

I have imported shoes from the East lately. There is no union stamp upon them. We do not import any of Buckle's shoes. I do not think we import any shoes from Brockton, Massachusetts. We do not import any shoes that are made by the Lasters' Union around Boston. I never heard of any such organization existing in the East. We do not import any shoes that are made in State prisons in the East. We represent at the present time the firm of Williams, Marvin & Co. Their wholesale store is at 569 Market Street. I do not propose to answer the question as to what the \$3 shoe costs when it is laid down here. What kind of shoe; do you refer to ladies' shoes, men's shoes, misses' shoes, or children's shoes? Misses' shoes I can land here for a dollar a pair. I have never imported from the East the \$3 shoe known as the James M. Mean shoe. I claim that I bring my shoes from Boston. I understand that those shoes sell for \$1 37½, according to the price-lists. I don't know whether the \$1 shoe is convict labor or not.

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EXAMINATION-IN-CHIEF OF JOSEPH MURR.

On behalf of Capital. Sworn.

My residence is in San Francisco. I am by occupation a shoe manufacturer. I am in the shoe manufacturing business. I am manufacturing in the East. Pretty near all of my goods are manufactured in the East. I once had a factory out here. I moved my factory away from here on account of the continuous labor troubles. I employed between 125 and 140 people.

Cross-examined by MR. MCGLYNN.

I was not a member of the firm at the time they conducted a business in this city. I did not conduct the business here, but I know all about the business. Certainly, we employed white men. There was one time for about two weeks that we had a few Chinamen. The cause of those few Chinamen going to work was because we called them in. We did not pay them the same wages we paid the white men. At that time we had no men at all. All our men went out on a strike. That is, they never came in. I say we had, for about ten or twelve days, may be ten Chinamen working. They were not in the men's places that went out on a strike. It was to finish up some work. As to how the men went

out on a strike, I will say that I don't know as they went on a strike. They never came in. I mean by that, giving you briefly an outline of the business, when we commenced, and how it was conducted, and why these changes occurred, that in November, 1889, our factory was in good working condition in San Francisco, and when we had a chance to get a good white man we hired him, I think at either \$24 or \$25 a week; not as foreman, but working at the machine. At that time the Secretary of the White Labor League came into the office and says, after he was working a couple of days, that there was a man in our employ that wasn't a union man, and that we would have to discharge him, or else he would order a strike.

As to whether all the other men were union men, I didn't know very much about the union at that time. We declined to discharge that man, as we had no reason for it, his being a non-union man not being sufficient reason to discharge him; and the next day at 1 o'clock the men went out. The Secretary of the union went to the door and called him out. At that time we had too many goods lying on the floor to be able to resist, and we had to discharge the man; that is, the man had sense enough not to come any more himself. We told him at that time to go into the union, and he was willing to do so, but the union wouldn't take him in because he had worked once before for Chinamen. So our first strike finished after about eight hours' strike. All the men went out. They were called out. I couldn't tell you exactly how many persons went out on that strike. I am not sure how many men there were. About seventy, I think. That was in November, 1889. We finished up our work. It was done by the beginning of January. We had a good many shoes lying on the floor, and we finished up all our work at the end of the year to take up stock. After we were through with this, we intended to commence a working system which we are having in our Eastern factory, to give the women all they can do, and to manufacture in case lots, and thereby we reduced the wages a little, but they would have made more money, because they would have got so much more work, and instead of being idle in January and February, and instead of leaving them out altogether, we had them work for stock, and we asked them to try it, and if they did not find it satisfactory they might change again. We asked the girls first to try it at a reduced rate of wages. It would increase the amount of work, so their weekly earnings would amount to as much or more than they did before, and most of the girls agreed to that, except eight or nine or ten—I think it was eight—and they went out on a strike, and formed what they now call the Shoefitters' Union, I think. Well, we got other girls in their places and paid them the same wages. Then we wanted to do the same thing with the men, but not reducing any weekly wages, but only the piece-work, giving them so much more to do that they would make as much as before or more. Well, before that the strike was declared, and we tried to get other men. Our workmen did not all go out. They were not in at that time. They were just coming in. They were ready to start to work, and before we took them in we told them that was the way we were going to work now. That was in the commencement of their year's work. Some of the men were satisfied, but they said they couldn't do anything without having the union's consent. The majority would have been satisfied to do it if the union would have been satisfied, but I only ~~as~~ ten or twelve.

Well, the Secretary of the union came around and said the union wouldn't allow any reduction or anything else. They wouldn't allow us to employ whomever we liked, and they wouldn't allow us to discharge whomever we liked; and he expressed himself once—it was Mr. Sullivan—that he was running the business, referring to our business. The result was that we then tried to get other men, but that was prevented by union men standing on each corner and preventing the people from coming. They were prevented by persuasion and force. We had some men working in our shop at that time; and one man went out in the evening, and he got such a licking by the union men that he didn't try to come into the shop again. This was in 1890—no, it was in 1891. It was all last year. Well, we could see we wasn't able to get any non-union help on account of these union men not allowing anybody to come in, and at that time we took some Chinamen. There was some work commenced, and they finished up the work, and they commenced some new work, but it was only an experiment, for we only took something like ten, and the girls were working at that time. We worked the Chinamen for about ten days, I think it was. Finally, after much deliberation and fuss, we came to an arrangement with the union, by which we were willing to pay the old rate of wages; and at the same time we had to agree to take every one back, which we did. But there was an agreement which contained the following: We cannot discharge anybody without having good reason for it, which we have to prove.

Shortly afterwards we commenced work, and everything was going along nicely again. This was about the end of February. It was a four or five weeks' strike. Everything was in good running order again, and we commenced to turn out shoes. There was one man amongst them that used to go out on a drunk, and in fact was not a good workman—at least we did not consider him a good workman—and when he went the second time on a drunk we discharged him, and tried to get some other man, some other union man, in his place. We got a man for the afternoon, and was paying him the same wages, and the next morning he didn't come. Well, we tried to find out the reason, and found out that the union had put what they called a block on his place. We found out that the union had done so, and that we couldn't get anybody else; that is, we had to take back the union man at that time in order to keep the men together and conduct the factory. Then three men of the union came around to inquire into the reasons why we had discharged that man. Well, we told them the reason, and told them that we couldn't use the man, not only because he went out on a drunk, but because he was not a sufficiently good workman for us to keep him. We had told him several times before we had no use for him. The man came around one evening, and I had to stay in the office with him until 8 o'clock, I think it was, to argue the case if I had a right, or the foreman had a right, to discharge the man or not. Well, it came to the point that on account of this man there was a strike. No, they didn't walk out, but the whole factory sent a petition to the union that we were perfectly justified in discharging the man, and after two consultations and deliberations they were finally satisfied that we were justified in discharging the man.

Well, having all this fuss right along you can imagine we got disgusted, and at that time Mr. Lewis Murr went East to look around and see how things were in the East. Well, he found things better than

they were here, and he found some party which put up a factory building for him, and in June or the beginning of July we closed up our factory here and moved our whole plant East. I was not a member of the firm at the time this trouble took place. My position in the firm at that time was assistant manager. I was conducting pretty nearly the whole business. I was the man who had those consultations. The union permitted a non-union man to go to work in the place of a man we discharged. From here we went to Vermont. There is no labor union in Vermont to my knowledge. There was a bonus offered us to move to the East, but we had nothing to do with it. As far as I know we paid the workmen there less than we did here. I was never there. We are now in Lynn, Massachusetts, running a factory there. I don't know whether we are employing union men there. I am a member of the Lynn firm. The department that I manage is that I am selling goods here, and handling the financial part of the business here.

I decline to answer what the trouble was that prompted our move from Burlington. It was not on account of labor troubles. I think labor was cheaper, though it may not have been. In Lynn the prices are about the same. That is, I know that by letters which I received from my partner East. Wages are cheaper in Lynn than here. I could not tell you to what extent. I do not know how much cheaper. We have retained our San Francisco customers since we moved East. As a rule we have retained every one of them. In fact, we have made a good many new ones, which we could not have made here, because we are able to manufacture cheaper in Lynn than here. The rents there are very cheap. Our rent here was not high. We sold no goods in the East to speak of. There are other items of cost cheaper in the East than they are here. The general cost of the goods is less than it is here. The difference in wages between here and there is enough to compensate for the difference in cost. If we had the same wages here we could manufacture just as cheaply as we can back there. I do not know what the wages are back there, except that I know it from the cost price of the goods. The principal item in the cost is, I think, the leather—I think—to my knowledge. The labor and the material amount to about the same. Labor amounts to as much as material. It is very hard to say how much more material costs here than in the East that enters into the manufacture. There are so many items. As to the difference in cost between here and there in the price of upper and sole leather, I will say that we always bought our upper leather in the East, because there is none here, and as to the difference in the sole leather back there and here, we are using California sole leather to-day. I should judge that there is plenty of sole leather manufactured in the East. We found it to our advantage to use California sole leather. We are sending this leather East and the shoes come back here. I think the biggest item in the difference in cost, according to my estimation, would be the cost of labor. We can buy the upper leather a little cheaper than we could in California, and we don't need to lay in a stock; we can have it every day.

I do not know the wages that the shops pay back East. We are making the same wages that any other shop pays there. We are making the same class of shoes back East, and cheaper ones, too. I do not state the difference in the cost of making a shoe here and

costs us net to lay it down here. I will state that we are selling the goods out here at a lower price, because we are paying the freight from Lynn to San Francisco. We are certainly making a profit, or we couldn't do business. The sole leather does not cost more in the East than here. Yes, we pay the freight. We buy our sole leather and pay the freight on it to our factory at Lynn, and then we pay the freight on the manufactured goods back here, and are selling the goods at the same prices—the same goods—as we did when we manufactured them here, and we are partly selling them lower. We do not use any leather-board in our manufactures at all. I suppose you mean between the soles, but I don't know exactly. We don't make any shoddy. We do not make any men's goods, all ladies' and children's. We sought to establish a system here of giving the men more work and giving them a little less wages. That system is in use in the East. Under that system a man should make as much as under the old, and the work is costing us less. They get less wages, but they make more money. They get less for a dozen, but they make more dozen in a day.

I don't know what you call "sweating." I tried to put that system in operation here. I offered to try that for four weeks, and they wouldn't do it. I don't know anything about the cost of living back there. I will find it out pretty soon, because I am going back there. You can get the wages per piece for piece-work back there from any Lynn factory. The difference in the rent between here and there is that we are paying in Lynn \$117 a month, and here we paid \$145. I don't know what floor space we had here. We are making more goods there than we did here. We are running a larger factory there. It is just as I told you; the labor and everything together cut a figure. All those circumstances combined, they cut a figure. Rent is a little cheaper in the East. When we were manufacturing here I had my office at the factory, and now it is on Sansome Street, and so our rent now is much greater than it was in San Francisco before. I think I have that agreement under which we took that man back, in my office, but you can find it at the White Labor League. Under that agreement one man had to pay \$25 fine, and I paid it for him. The man couldn't afford to pay it, and I put my hand in my pocket and paid \$25. The fine was for a man that belonged to the union that worked for us during the strike. That is what they call a "scab." If a man works while a strike is on he has to pay a fine to the union. I did not have to pay any wages to anybody while they were on a strike.

Cross-examined by MR. GILFOYLE.

I don't know how many labor unions there are in Lynn, or if there are any. Yes, I know there are some, because I have read it in the papers. I have not been in the East since three years ago. I know all the conditions that I have testified to. As a member of the firm I ought to know why we left Burlington. We ship our goods partly direct to the customers. Our customers are not now confined exclusively to this State any more than they used to be when we were in San Francisco. The rate for sending goods from Lynn into Oregon and Washington is the same as sending them here. It is about \$4 20 from New York or from Lynn to San Francisco. When we manufactured in San Francisco we didn't send any goods to Oregon. I do not know whether we are employing any members of the labor unions in Lynn in the factory or not.



## EXAMINATION-IN-CHIEF OF WILLIAM W. GLANVILLE.

On behalf of Capital. Sworn. Examined by MR. NICKELSBURG.

My business is that of shoe manufacturer here in San Francisco. I am familiar with the price of labor here in San Francisco. I am familiar with the price of labor paid in the East, and it compares very favorably to San Francisco—from about double to five times as much here; about that; very close to that. I can't remember exactly. I have got my list here that can be exhibited. We have double-needle machines. I am familiar with the controversy between the shoefitters and Cahn, Nickelsburg & Co. I have made a test of the work. My statement was correct that work can now be done in forty-eight minutes that was formerly done in sixty minutes. I am a practical manufacturer, having myself worked at the bench. I have worked in your factory. The condition of the factory in regard to the question of light and handy rooms is that it is very finely lighted. It is as well lighted as any in the city. I don't know as I have seen any better, but I think ours is as good.

Cross-examined by MR. MCGLYNN.

I made this test regarding the shoefitters in my factory, where I was best able to understand it. The conditions were the same under that test as obtained in Mr. Nickelsburg's factory, according to what Mr. Altmeyer told me, the manager of Cahn, Nickelsburg & Co. He explained to me the way they did the work, and I did it the same way. It is probably a year since I have been in Mr. Nickelsburg's factory. If you mean how long it has been since I worked there, I guess it is fifteen or sixteen years since I worked there. The condition of that factory in regard to heat and warmth is the same as other factories in town. In some factories they are chilly, and sometimes disagreeably so when a person is sitting down. I never knew of any girls having foot-warmers in Cahn, Nickelsburg & Co.'s, or in any other factory. We haven't any in our factory. We have three double-needle machines in our factory; not doing this same work—but I have three double-needle machines. Our machines are the same as Mr. Nickelsburg has. That is the only machine I know of that does that work. We don't have any lining-makers now that I know of that do the work of fitting throughout. This double-needle machine is intended to aid in the work of making linings. It don't make a lining entirely. We have got a girl that runs the double-needle machine entirely. I pay by the day for linings made in that shop. They generally expect from \$7 50 to \$8 a week. We partly had girls on lining by day work. The prices paid before—that is, the way we had them fitting before was ladies' French kid; that is, no extra stitching on it, and it is all one piece, and we paid 15 cents a dozen. They webbed the shoes themselves. For a divided fly they got 25 cents a dozen, and the same for imperial kid, as we call it; that is, the American stock. These are the wages that were paid before the double-needle machine was introduced. Now they work by the piece. I will give you three or four from the list: \$4 85, \$5 85, \$6 20, \$7 per week. That is what they earn by the piece. It has never been so that one of our fitters earned \$15 a week on linings. Here is one that was working then, Chrissie Myers, \$7 50: (C) \$7 50; Goggin, \$6, a new one. They were experts; at the

were working on the Singer machine. They did as good work then as they do now, with the exception that they improve with the more practice they have. I really think they do more work now than they did then. We have more work now than we had then. We pay them by the day, and give them all they can do. Yes, they did have all they could do before.

I think the present system is better than the old. I got my linings cheaper than I do now. They didn't do the work any better, but they had more of it. We do more work in our factory, and each individual one does more work. They do more work now than then because we make more shoes than we did then. We used to fit linings all through, but now they each do their particular part. Four can do more now than four could then. That is, four made about \$20 in a week, and now the four make about \$28, and put up about half as many more linings. At the time I worked for Mr. Nickelsburg I was in and out of the fitting-room of the factory a great deal. I know all about the fact that the light in some factories is not a good light to work on shoes with. The light in Mr. Nickelsburg's factory is similar to the light in ours, and while sometimes a machine may be set between the windows so the light don't strike it, that would be unavoidable. There is a three-story building alongside of Mr. Nickelsburg's factory, but I don't know whether it comes up so as to shut off the light or not. I want to say that we have buildings that come up in front of our fitting-room, and they are not over ten feet away. We have no skylights there. Part of our girls work back ten feet from the window. At the time of the test there were no offers of arbitration made. Mr. Roxburgh suggested no arbitration. It had nothing to do with the business.

I do not know anything about this alleged black-list. I have not given orders that members of the Shoefitters' Union should not be employed, only such as I put up a notice of; that we didn't want any others except non-union men—I mean, people affiliated with the Federated Trades. The Shoefitters' Union was included in that. Our shop was closed to the members of that union. I never told them that they could not come into the room. If any one came I would ask the one they wanted to see to come out and see them. I don't like visitors. These are the prices that have been paid by us. That is what we have always paid, and what we pay yet. The document now shown me is the contract given to me by the White Labor League at the time I have spoken of.

[The document last above referred to is offered in evidence by Mr. Nickelsburg, and marked Exhibit 9.]

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#### EXAMINATION-IN-CHIEF OF ALBERT DERNHAM.

On behalf of Capital. Sworn. Examined by MR. WILLIAMS.

I am connected with the corporation of Buckingham & Hecht. We had some labor troubles some time ago. That is a corporation, and I am one of the Directors. I had a conversation with the former Secretary of the Shoemakers' White Labor League, in which I told him he was driving industry away by such actions, and he said: "It doesn't matter to our workmen; if they drive it away from here they will follow it

up somewhere else." That was the Spofford matter. Our firm has reduced wages lately. I am familiar with that Spofford matter. I don't know anything about the wages paid to-day. It is not in my department. I remember that last October or November there was some trouble with the shoefitters in our employ that was compromised. I don't know that the girls were ever out of our factory. I don't remember of any discharge a few weeks afterwards. I am not aware of the fact that a majority of the girls were discharged. I am not aware that any steps were taken by the members of our firm to obtain workmen elsewhere. If such action were taken I don't know of any one that would do it. I could not answer that question. I don't know that that was done.

Examined by MR. NICKELSBURG.

I do not know of any black-list. I do remember the Spofford matter. I can, in a very short time, give the gist of that trouble. We introduced a lasting machine. This man Spofford contracted to do the work at a certain price. The union objected, called him to account, and ordered him to appear and show why he worked on that machine at a certain price, and told him to stop, and he refused to stop, and they asked us for his discharge, and we refused to discharge him, and hence the strike. I am under the impression that there were about 400 went out of our factory on that strike, and it has been figured up that there were 1,070 in all. There was a lockout in consequence of the strike in our factory ordered by the Manufacturers' Association. The association does not make it a rule that if a man refuses to work for one member, that they lock him out of all the members of the association. I can give you that rule. I think you have reference to our constitution.

[In connection with this Spofford matter, Mr. Nickelsburg offered in evidence an affidavit from the man Spofford himself and his employer. Marked Exhibit 11.]

[The witness here read an extract from the constitution of the Manufacturers' Association in reference to the matter inquired of.]

I do not know that I am here to answer the question as to whether I recognize any similarity between that rule and the rule reputing to allow men to work with non-union men. Diseases desperately grown can only be treated by desperate means. You strike me on the left cheek and I will probably strike you back. That is about the gist of it.

#### EXAMINATION-IN-CHIEF OF MR. ALTMAYER.

On behalf of Capital. Sworn. Examined by MR. NICKELSBURG.

This is a true copy of the payroll of the fitters. This is an exact, true copy.

[Referring to the payroll offered in evidence, and marked Exhibit 10.]

At that time there were four fitters making lining work. There are ten now. It is a fact that those lining-makers, with the new machine and the corrected schedule, are now making more money than they did before; each and every one of them. One of those three striking girls that went out is back. Of the sixteen that went out seven are working the factory to-day. I consider the fitting-room one of the best

rooms in America. It is 125 feet long and 24 feet wide, and contains two skylights, one of which is 48 feet by 24, and the other one is 12 feet by 24 feet. We have thirty-one windows. We have a patent safety filter for the water, and we have patent ventilators in the windows, and disinfectants in all the closets, and I don't think there is anything wanting to the comfort of the girls, and all statements to the contrary are false. That factory was built twenty-one years ago. That fitting-room has always been the same, except that twelve months ago a new building was put up alongside of it. I never heard any complaint about the light or condition of the fitting-room before that strike from anybody.

Cross-examined by MR. MCGLYNN.

This building will not interfere with the light to any extent. You see the fitting-room is fronting on the east side of the building, where the sun comes in in the morning, and there is generally a very good light. We have three sides entirely free. The front is free, and one side is free, and on the other side there is twelve feet between that and the building, and there is light on all sides. In the winter time we have no fires, and it is chilly sometimes. We have a gas-stove there, and the girls light the gas also if it is very cold. I have Miss Hines down here on the payroll for \$10 95, entered as for one week; that is, there was one payment made to her, but she might have worked a day or two longer. I couldn't say whether she worked a week, or six or seven days. We have no way of finding out whether Miss Hines testified falsely when she said she worked for \$7 or \$8 a week, because her book is not here; but this payroll shows that she earned \$10 95. I was looking for her book and couldn't find it.

MISS HINES: I left it there. Answer—Yes, but I couldn't find it. I know that you didn't come the next Monday. If it was a day or two longer than a week we would put it in on the same payroll. If you came there in the middle or fore part of the week and left the following Saturday then there would be two payrolls. Your book only shows one.

MR. NICKELSBURG: I rest our case.

[The further hearing of this matter was continued until Monday, June 20th, at 9:30 A. M.]

#### SHOE EXHIBIT 1.

##### REGULATIONS AND AGREEMENT PROPOSED BY WHITE LABOR LEAGUE, AND REJECTED BY MANUFACTURERS.

*Regulations Governing the use of the Stamp of the "Boot and Shoe Workers' Union of the Pacific Coast" in all Factories under its Jurisdiction.*

1. The stamp shall not be impressed upon any goods manufactured in whole or in part by Chinese or Mongolian labor.

2. The custody of the stamp at all times shall be under the control of the union, and it shall only be used by members thereof, or some person designated by the Board of Trustees.

3. No person shall be allowed to use the stamp, either temporarily or otherwise, except authorized to do so by the Board of Trustees.

4. The stamp shall be exhibited to the Secretary, or executive officer of the union, at any time he may deem it expedient or necessary.

5. The shop committee shall see that the stamp is always securely sealed up at the end of each day's work.

6. The stamp shall only be placed on goods manufactured or made by members of the Boot and Shoe Workers' Union.

7. The stamp shall not be placed on any goods after they have once left the factory.

THIS AGREEMENT, made at San Francisco, California, this — day of —, 1892, by and between —, engaged in the manufacture of boots and shoes, etc., in San Francisco, California, party of the first part, and "The Boot and Shoe Workers' Union of the Pacific Coast," a corporation, formed under the laws of the State of California, and having its principal place of business in the city of San Francisco, California, party of the second part;

WITNESSETH: That in consideration of the faithful performance of, and the strict compliance with, the terms and conditions of this agreement, on the part of the party of the first part, the said party of the first part is by the terms of this agreement, and under such laws, rules, and regulations governing union factories, as may now be in force, or may be hereafter adopted, granted the use by the party of the second part of a stamp, said stamp now and hereafter to remain the sole property of the party of the second part, which shall be affixed to, or impressed upon, each pair of boots and shoes, etc., manufactured by said party of the first part, when so desired, said stamp to be designated as No. —.

And it is further stipulated and agreed that the operation of affixing the stamp to goods manufactured by said party of the first part, shall only be performed by members of the party of the second part.

And it is further stipulated and agreed, and made a part of this agreement, that said party of the first part shall only employ members of the party of the second part, or persons not obnoxious to it, while possible to obtain sufficient help to carry on its business from among members of said party of the second part.

And it is further stipulated and agreed that nothing herein contained shall be construed as a waiver of ownership in the stamp heretofore referred to in this paper by the party of the second part, but that said stamp shall always be and remain in the ownership and control of said party of the second part; and said party of the first part hereby agrees to return said stamp to the party of the second part at any time on demand of said party of the second part, made by authority of its Board of Trustees.

In witness whereof, we have hereunto set our hands and seals, at the City and County of San Francisco, California, this day and year first above written.

BOOT AND SHOE WORKERS' UNION OF THE PACIFIC COAST.

## SHOE EXHIBIT 2.

THIS AGREEMENT, entered into this twenty-second day of April, 1891, between the Boot and Shoe Manufacturers' Association of San Francisco and the Boot and Shoemakers' White Labor League of San Francisco, to wit:

First—The Boot and Shoemakers' White Labor League herewith agree that the members of the Boot and Shoe Manufacturers' Association have a right to employ or discharge any one, whether he is or is not a member of any labor organization. The Boot and Shoe Manufacturers' Association agree that they will not be prejudiced against any employé because he does belong to the Boot and Shoemakers' White Labor League.

Second—That the "block system" shall be raised and forever abolished.

Third—That the "shop committees" are authorized to collect dues and assessments from members of the league employed in our respective factories; and the representatives of the league shall have the right to deliver to the office of the respective factories, bills showing the delinquencies of the members, and the respective factories herewith agree to deliver such bills to the men thus indebted.

Fourth—All differences between the members of the Boot and Shoe Manufacturers' Association and their respective employés, now existing or hereafter arising, shall be settled by an Arbitration Committee, composed as follows:

Two members of the Boot and Shoemakers' White Labor League and two members appointed by the Boot and Shoe Manufacturers' Association, and in the event of a tie vote of these arbitrators, then these four to select a fifth, who shall be a disinterested party, and the verdict rendered by the majority shall be final. Such arbitration shall be conducted only on the facts of the case, provided that they do not conflict with this general agreement, or any portion thereof. The Manufacturers' Association herewith agree to abide by the decision of the Arbitration Committee, and will not order a lock-out in the event of a decision rendered against them. The White Labor League herewith agree to abide by the decision of the Arbitration Committee, and will not order a strike, order or ask to be ordered a boycott on any member of the Boot and Shoe Manufacturers' Association, in the event of a decision being rendered against them. The Arbitration Committee shall be notified by the respective Secretaries within forty-eight hours after commencement of any differences, and shall then meet within three days after having received notice, and shall render a decision as soon as possible. Pending the discussion

and the decision of any differences or dispute, there shall be no lockout, strike, stoppage, or cessation of work by either employer or employés.

BOOT AND SHOEMAKERS' WHITE LABOR LEAGUE.

GEO. S. DRISCOLL, President.  
ALEXIS SULLIVAN, Secretary.

BOOT AND SHOE MANUFACTURERS' ASSOCIATION.

S. NICKELSBURG, President.  
ALBERT DERNHAM, Secretary.

SHOE EXHIBIT 3.

PRICE LIST OF HANNAN & SON, NEW YORK.

	How Paid.	Cents per Pair.
Lasting-machine operator*	Piece-work	3
Pulling upper over last*	Piece-work	3
Tack-pulling and bracing toe*	Piece-work	1
Sewing welt	Day work	1 $\frac{3}{4}$
Welt beating	Piece-work	$\frac{3}{4}$
Repairing	Piece-work	2
Filling bottom	Piece-work	2
Sole laying and rounding seat	Piece-work	2
Rounding and channeling†	Piece-work	1 $\frac{1}{4}$
Stitching	Piece-work	3
Leveling	Piece-work	2
Sprigging seat	Piece-work	$\frac{1}{4}$
Slugging top piece	Day work	$\frac{1}{4}$
Heel attaching	Piece-work	1 $\frac{1}{4}$
Breasting heel	Day work	$\frac{1}{4}$
Trimming heel	Piece-work	1 $\frac{1}{4}$
Trimming edge	Piece-work	2
Pricking stitches	Piece-work	1
Burnishing edge	Piece-work	2 $\frac{3}{4}$
Scouring heels	Piece-work	$\frac{1}{4}$
Burnishing heels	Day work	$\frac{3}{4}$
Seat wheel	Piece-work	1
Inking shank and top piece	Day work	$\frac{1}{4}$
Finishing shank and top piece	Piece-work	1 $\frac{1}{4}$
Finishing bottom	Piece-work	2
Beading edge and top piece	Piece-work	$\frac{3}{4}$
Rubbing off	Day work	$\frac{3}{4}$
Pulling lasts		

\* The three charges are for lasting by the Rochester lasting-machine process. If lasted by hand 12 cents per pair would be paid instead of 7 cents.

† This charge is for rounding the sole and channeling it to the in seam after the shoe is lasted, but before it is stitched. Until recently it was done by hand at a cost of 5 cents per pair, but a machine just introduced by the Goodyear Company does the work at the reduced price charged in the costing.

SHOE EXHIBIT 4.

COPY OF RESOLUTION

*Adopted at a meeting of the Associated Boot and Shoe Manufacturers, February 26, 1892.*

WHEREAS, A member of this association has been boycotted by the Federated Trades; a committee has been appointed by us to investigate the cause, who have made the following report:

REPORT OF COMMITTEE APPOINTED TO INVESTIGATE THE CAUSE OF STRIKE AND SUBSEQUENT BOYCOTT OF CAHN, NICKELSBURG & CO.

"Mr. ALBERT DERNHAM, *Secretary of the Associated Boot and Shoe Manufacturers of San Francisco*:

"We find that the firm paid twenty-four (24) cents per dozen, and that it took the operator sixty (60) minutes to make a dozen pairs of linings; and with the new machine,

and at twenty (20) cents per dozen, the operator made one dozen in forty-eight (48) minutes, being, instead of a reduction, an increase of 1 cent per dozen, as the operator perform one quarter more linings in sixty minutes at the new rates and process than the old, therefore earning 25 cents in sixty minutes in place of 24 cents, as formerly.

"W. W. GLANVILLE"  
"J. C. NOLAN."

All of which shows that there was no decrease in wages, but actually a small increase, therefore, be it

*Resolved*, That unless said boycott is removed by Saturday, March 5, 1892, the factory controlled by the Associated Boot and Shoe Manufacturers of San Francisco, consisting of The United Workingmen Boot and Shoe Co., Cahn, Nickelsburg & Co., Rose Feder & Co., Porter, Slessinger & Co., Buckingham & Hecht, Earle & Co., Jory Nolan Bros., Jones & Glanville, will, in justice to our non-union help, as well as ourselves, and for the protection of both, dismiss from our employ such persons as to organizations affiliating with the Federated Trades.

#### ASSOCIATED BOOT AND SHOE MANUFACTURERS

W. ROSIE, President.

ALBERT DEERHAM, Secretary.

#### SHOE EXHIBIT 5.

##### MANUFACTURERS' ULTIMATUM.

In accordance with a resolution adopted on February 26, 1892, by The Associated and Shoe Manufacturers of San Francisco, this factory will close on Saturday, March 5, 1892.

We will reopen on Monday, March 7th, with non-union help, and all who desire re-employed may report; but none who are members of any organization affiliating with the Federated Trades need apply.

CAHN, NICKELSBURG & CO.,  
ROSENTHAL, FEDER & CO.,  
PORTER, SLESSINGER & CO.,  
UNITED WORKINGMEN BOOT AND SHOE CO.,  
JORY BROTHERS,  
EARLE & CO.,  
JONES & GLANVILLE,  
NOLAN BROTHERS,  
BUCKINGHAM & HECHT,

Members of the Associated Boot and Shoe Manufacturers of San Francisco.

SAN FRANCISCO, March 5, 1892.

#### SHOE EXHIBIT 6.

##### WHITE LABOR LEAGUE TO THE PUBLIC.

The manufacturers and employers of San Francisco having organized an association to protect their capital, deny us the right, as Americans, to organize or to belong to an organization that will protect our labor. As our labor is our capital, we contend we have as good a right to organize to protect our capital as they have to organize to protect theirs.

To crush our efforts to obtain recognition of that principle, they now refuse to us stamp of the Boot and Shoemakers' White Labor League, and which has assisted materially in driving Chinese competition out of the market.

We therefore respectfully ask you to insist upon having the boots or shoes that you stamped with the Boot and Shoemakers' White Labor League stamp, and thus assist us in asserting our rights to protect our labor.

If your dealer does not keep shoes stamped with the above stamp, do not let him off any Chinese or Eastern shoddy stock on you.

##### BOOT AND SHOEMAKERS' WHITE LABOR LEAGUE

Shoes bearing the above stamp can be obtained from P. F. Nolan & Sons,  
J. T. Sullivan.



## LETTER TO EARLE &amp; CO.

SAN FRANCISCO, CAL., February 3, 1892.

EARLE & Co., *Boot and Shoe Manufacturers:*

GENTLEMEN: The Boot and Shoemakers' White Labor League, and the Trustees thereof, having decided to discontinue the circulation and use of the stamp of the association, and to recall the same, also to rescind all agreements now outstanding in connection therewith, you are therefore hereby notified to deliver up to said association corporation the said stamp and to forthwith discontinue the use thereof; you are also hereby notified that all rights and privileges heretofore given you for the use and possession of said stamp, together with all agreements concerning the same, are hereby rescinded and terminated.

Yours, etc.,

\_\_\_\_\_, President.

ANDREW A. BOTZBACH, Secretary.

A. SULLIVAN,

General Secretary Boot and Shoemakers' White Labor League.

## SHOE EXHIBIT 7.

## CIRCULAR BY COUNCIL OF FEDERATED TRADES.

## HELP THE GIRLS.

*To the Working Men and Women of the Pacific Coast:*

The Women Shoefitters' Union, composed of the women and girls employed in the large shoe factories of this city, desire to lay before the public a plain and truthful statement of some of the conditions under which they labor, and ask their friends among the customers of the firm of Cahn, Nickelsburg & Co. to assist them in procuring some amelioration of the state of affairs.

The members of this union have been compelled to leave the employment of the firm because of their treatment, and in the interest of our common humanity we demand that this rapacious concern be compelled to cease their grinding exactions from their employes and augment, if necessary, their already large income by means other than the reduction of the wages of the girls in their employ to the starvation point.

The shoe manufacturing firm of Cahn, Nickelsburg & Co. has long been known in the trade as the most persistent and remorseless in taking prompt advantage of every depression in the labor market to make petty reductions in the wages of their employes—especially in the wages of women and girls, who are always the most helpless in contending against the injustice. Wages are being cut in some departments almost weekly, and they have now reached such low figures that but few classes of work are left on which an average workwoman can earn a decent living.

The wages paid by this penurious firm are so much lower than those paid in other factories on the same kind of work, as to be notoriously unfair by all employers as well as employees who know the facts.

The quarters provided for work-rooms are cold and cheerless, dimly lighted, and in many respects totally unfit for occupancy, by even strong men, for six days in a week at this arduous toil, much less the tired and overworked girls and women, whose labor contributes so materially to the profits of the concern, while they receive so little in the way of compensation. During the past four months this firm has made reductions in five different branches of work, and when the first reduction was brought to the attention of the Council of Federated Trades, the firm was visited, and they promised that no further cut would be made.

Their duplicity is shown by the fact that the following week another reduction was made in the rate paid on one class of work.

Not only is it the policy of the firm to reduce the rate paid at every opportunity, but they have even set a limit of weekly earnings, beyond which they will not allow the girls to go.

This, of course, is to keep them so near the "hunger line" all the time that they will be more completely their slaves, and be unable to resist further extortions. As it is now, girls work hard for a whole week on some kinds of work and only earn the miserable pittance of \$4.

The firm has again assured the public that the last reduction was brought about by the introduction of a new machine, which they claim will more than double the output of any operator. This claim is not borne out by facts, and when it is known that skilled operators on the new machine were only able to earn 14 cents an hour, and that the girls so employed found that they would starve at this work, and abandoned it before any order to strike was given, it will be at once conceded that it does not matter whether the firm's estimate of the new machine is true or false.

The operators are required to oil and clean the machine with which they work. Reductions are made for all poor work, and they are charged for all work spoiled, accidentally or otherwise, so that at the best the earnings are meager, and it is hard to even live on the amount received in the most liberal factories.

But all we ask is that *this firm shall pay as much as is paid by the other factories engaged in the same line of business, and competing with Cahn, Nickelsburg & Co. for the trade of the people in this city and throughout the Pacific Coast.* They can well afford to do



so, and we ask our friends to cease patronizing Cahn, Nickelsburg & Co. until they relinquish their slave-driving methods and pay their women operators at least as much as the other factories.

Further, we ask you to wait on the shoe dealers in your vicinity and urge them to purchase their goods from some other firm than Cahn, Nickelsburg & Co., who have certainly forfeited all claim to the patronage of any public-spirited citizen.

We appeal to the working people—our fathers and brothers and friends—to assist in the struggle for a woman's right to live. *Do not buy anything manufactured by Cahn, Nickelsburg & Co.—League Stamp No. 4.*

COUNCIL OF FEDERATED TRADES

### SHOE EXHIBIT 8.

SAN FRANCISCO, March 10, 1892

*To the Executive Committee of Federated Trades:*

GENTLEMEN: We, the undersigned, members of the Shoefitters' Union, would most respectfully ask you to withdraw the boycott issued, at the request of our union, against the firm of Cahn, Nickelsburg & Co.

After mature consideration and a more thorough investigation, we have arrived at the conclusion that the strike and consequent boycott were precipitated by a misunderstanding and without just and sufficient cause.

Yours respectfully,

A. FORD.  
M. FORD.  
GIBBRIDE.  
JULIA HOGAN.  
KETTLE.  
M. POWERS.

SAN FRANCISCO, April 11, 1892.

The undersigned hereby declares that the shoefitters' strike at the factory of Messrs. Cahn, Nickelsburg & Co., last February was uncalled for, and the consequent boycott unjustified, and that I am no longer a member of said Shoefitters' Union.

MAGGIE QUIGLEY.

### SHOE EXHIBIT 9.

#### WHITE LABOR CONTRACT.

This contract, made at San Francisco, California, on this twenty-seventh day of February, 1892, by and between Orin Jones, forming the copartnership engaged in San Francisco, in the manufacturing of boots and shoes, under the firm name and style of Orin Jones & Co., parties of the first part, and "The Boot and Shoemakers' White Labor League," a corporation formed under the laws of the State of California, and having its principal place of business at said San Francisco, the party of the second part;

WITNESSETH: That whereas, second party did heretofore adopt and appropriate certain stamp and trademark; and whereas, first parties desire to obtain from second party possession of one of its portable steel stamps by which said stamp and trademark is cut into or printed on boots, shoes, etc., with permission to use same on boots, shoes, etc., made exclusively by white labor, in order to designate the same and to protect white labor against Chinese competition, and the community against fraud and imposition;

Now, therefore, it is mutually agreed:

1. That the title to and ownership in the portable steel stamp given this day into the possession of first party shall always remain in and belong to said corporation, but the use of same for the purposes herein stated is granted to first parties while they are each of them carry out all the promises, stipulations, covenants, and conditions of this contract.

2. That none of the first parties will employ any Chinese or Mongolian labor in any part or detail of the boot and shoe manufacturing business conducted by them, or either of them, but will on the contrary employ white labor in the conducting of the said business. And it is further agreed that the first parties shall not stamp or put in any way their firm, corporate, or individual name on any boots, shoes, or slippers made in whole or in part by Chinese labor.

3. That said steel stamp shall be used only in stamping or marking goods prepared and made by white labor exclusively, in the workshops and factories of first parties, a part of such goods, be they raw material, made up or manufactured, shall be obtained from Chinese; said steel stamp shall be safely locked up by first parties at the close of each day's labor, and in no event shall it be allowed out of the factory and returned to the business of first parties.

4. That the use by first parties, or by either of them, of said steel stamp mark shall be supervised by a committee of one or more members appointed for that purpose, which committee shall at all times

hours of first parties, or either of them, be allowed without objection, verbal or written, full ingress and egress into and from the shops and factories of first parties, in order to enable them or him to fully inspect and investigate the operation and use of said steel stamp and said trademark, and no obstacle or restraint shall by first parties, their servants, agents, or employes, be interposed to any of said committee making said inspection at all said times for the purposes aforesaid.

5. It is mutually agreed that on any breach of this contract or any of its promises, stipulations, covenants, and conditions by first parties, or by either of them, they or he will return said steel stamp, and second party shall have the right, without any prior demand or notice, to replevy said steel stamp and forbid its further use by first parties, or any of them, and to forbid the further sale or traffic in any Chinese goods bearing said stamp or mark, and on being so forbid, first parties agree to cease said sale and traffic.

6. That any changes in written contracts similar to the above in purpose hereafter made by said corporation with any boot and shoe manufacturer, containing any more favorable terms than are herein contained shall become a part hereof, and operate to such favorable extent to and for the benefit of the parties of the first part.

7. It being extremely difficult to fix the actual damage, and a matter of great cost, difficulty, and impracticability to estimate or prove and establish correctly the damage sustained to second party by any breach in whole or in part of Subdivisions 2, 3, and 4, it is agreed that for any violation on the part of first parties of any promise or condition contained in Subdivision 2, \$400 shall be and is hereby mutually estimated, presumed, settled, and fixed as the liquidated damages which shall be paid without any question or objection as to the absence or want of proof showing the particulars, and without any other objection.

That for any violation on the part of first parties of any promise or condition contained in Subdivision 3, \$400 shall be and is hereby mutually estimated, presumed, settled, and fixed as the liquidated damages which shall be paid without any question or objection as to the absence or want of proof showing the particulars, and without any other objection.

That for any violation on the part of first parties of any promise or condition contained in Subdivision 4, \$200 shall be and is hereby mutually estimated, presumed, settled, and fixed as the liquidated damages which shall be paid without any question or objection as to the absence or want of proof showing the particulars, and without any other objection.

The recovery of these or any of these specific liquidated amounts shall not affect the general recovery of any other or further damages or costs on the bond given herewith.

In witness whereof the parties hereto have here executed the foregoing agreement the day and year first above written.

[SEAL.]

ORIN JONES.

In presence of WM. GLANVILLE, JOHN KINSELLA.

[CORPORATE SEAL.]

BOOT AND SHOEMAKERS' WHITE LABOR LEAGUE.

By JOSEPH M. CLARK, President.

By P. B. GALLAGHER, Secretary.

Know all men by these presents, that Orin Jones, forming the copartnership engaged in manufacturing, in San Francisco, boots and shoes under the firm name and style of Orin Jones & Co. and The Boot and Shoemakers' White Labor League, individual residents of San Francisco, California, are each and all jointly and severally held and firmly bound unto "The Boot and Shoemakers' White Labor League" of San Francisco, a corporation formed and existing under the laws of the State of California, in the sum of one thousand dollars, gold coin of the United States of America, to be paid to the said corporation and its successors and assigns, for which payment well and truly to be made we, all, and each of us jointly and severally bind ourselves, and our heirs, executors, administrators, assigns, and successors, firmly by these presents.

Sealed with our seals, and dated the twenty-seventh day of February, 1886.

The condition of the above obligation is such that whereas on this day and immediately prior to the execution of this bond, said obligors and said corporation did enter into the written contract first set forth hereinbefore, which said contract in every respect, with all its promises, stipulations, covenants, conditions, and details, is hereby made a part of this bond;

Now, therefore, if said obligors and each of them shall promptly, truly, and faithfully carry out all the promises, stipulations, covenants, and conditions of said contract or part of each and all of them, and perform all the said promises, stipulations, covenants, and conditions according to both the spirit and letter of said written contract, and pay or cause to be paid all costs, reasonable attorney's fees, and disbursements on the recovery of any judgment against said obligors, or either of them, under this bond or the foregoing contract, or for said stamp, then the above undertaking to be void; otherwise to remain in full force and effect.

Witness the execution of this undertaking by us on the day and year last above written.

[SEAL.]

ORIN JONES.

In presence of WM. GLANVILLE, JOHN KINSELLA.



January 30.....	12 25	7 10	12 00	9 75	8 00	10 80	11 05	9 90	7 95	11 30	6 10	9 90	9 90	11 65	11 50	7 25	
February 6.....	12 70	2 15	12 25	7 60	7 15	8 50	11 10	11 70	9 70	9 65	1 70	9 75	9 85	12 95	9 30	1 65	
February 13.....	12 75		12 95	6 20	5 15	11 30	6 55	6 15	5 50	5 05		6 00	10 10	13 00	5 70		
Feb. 15 to Mar. 12.....								out	on	strike							
March 12.....			11 05														
March 19.....			13 00														
March 26 (5 days).....	9 10	6 85	11 30	7 25				10 05									
April 2.....	13 10	10 25	12 95	10 40		9 55		12 20									
April 9.....	12 95	8 80	13 25	9 05		10 50		12 20									
April 16.....	13 00	10 40	12 95	11 50		11 30		12 00									
April 23.....	12 10	10 45	13 05	11 20		11 35		12 45		11 30							
April 30.....	13 20	10 80	12 90	12 05		13 35		12 60		12 10							
May 7 (5 days).....	9 60	7 70	8 45	9 15		10 25		12 70		10 85							
May 13.....	11 60	10 15	11 35	8 50		sick		12 40		11 55							
May 27.....	10 90	9 15	12 50	7 00		sick		12 10		10 70							
May 28.....	8 30	10 65	10 80	7 45		8 55		9 25		10 15							
June 4.....	11 35	9 60	11 45	11 00		11 15		10 20		9 10							
June 11 (5 days).....	8 90	8 40	11 50	9 10		10 55		11 15		7 45							

## SHOE EXHIBIT 11.

## AFFIDAVIT OF W. E. SPOFFORD.

Have been employed at Buckingham & Hecht's since November, 1890; am working on the Boston lasting machines. Earned from \$10 to \$19 per week; could have earned more, but one of my helpers was controlled by men in the shop, so that when he got to a certain limit he would stop; and secondly, a helper I had employed to do inferior work I was compelled to discharge by the White Labor League. Left alone I could earn \$4 a day. Have been a member of the league in good standing till April 1, 1891; did not resign; I simply ignored them because they did not treat me fairly, compelling me to discharge my boy contrary to the laws of the league, common sense, and justice. I made application for an investigation. They called the boy a scab, which they had no right to do. I interviewed several members of the league, stating the situation, and they all appeared to agree with me that there was no reason why I should not employ the boy. I was willing to leave it with the league, being sure there was nothing in the laws and constitution of the league to prohibit my employing the boy, and had no doubt that I would receive justice. I exerted myself to get the report of the Executive Committee filed, but failed, yet I attended the next regular meeting of the league and called for the report. They called me into the committee room, delayed awhile, and then told me the committee had decided that I must let the boy go. I went back to the meeting and asked to have judgment in my case deferred until they had decided a case parallel to mine, but this was denied me, and I simply ignored them.

I paid the boy \$2 50 per day; he took every opportunity to leave his work and go among the others. He was 19 years of age, a member of the league, and earned \$12 50 per week working for Buckingham & Hecht before he worked for me.

On Friday, previous to March the 20th, the boy stated that he had to go to the league that night, and when I asked him what was wanted of him, he said he didn't know. I expected a citation that day, but it didn't come. The following Monday, a letter dated the 28th reached me, and Mr. Sullivan brought me a copy of it, wherein I was requested to appear before the Board. I concluded to avoid going to the meeting, until I had time to consider the matter, as other people's interests were involved as much as my own. The following day, the 31st, Mr. Sullivan came and handed me a letter, and seeing the next step would be a decisive one, I went to Mr. Weil and showed it to him, and told him if I refused to go it might involve a strike, and I did not feel justified in taking such a step without advising the firm. He told me to act according to my own judgment. The next day Mr. Sullivan called on me at the factory and told me that the league had considered my case, and decided that I must quit the shop for good. I answered that when I received word from the office to quit, I would do so; not before. He started to harangue me, but I told him I would have no discussion about it, and went back to work. This is a voluntary statement.

W. E. SPOFFORD.

Sworn to before HARRY J. LASK, Notary Public, April 11, 1891.

## AFFIDAVIT OF MR. WEIL.

Mr. Spofford came to me one day last week, stating that he had been requested by Mr. Sullivan, representing himself to be the Secretary of the White Labor League, to quit his job, and asking me what he should do. I told him he could do as he liked about it. If he wished to work, the work was there for him, but I could not advise him what to do. This ended that interview. The following day I was interviewed by Mr. Sullivan, who told me that he was sent by the White Labor League to demand the discharge of Mr. Spofford, giving as his reason that Mr. Spofford had violated his obligations to the league. I told him that in a case like that I could not recognize an individual, but if he, as representative of a body of men, would make his demand in writing, the same would be received and considered. Mr. Sullivan refused to do this and left, appearing the next day, making the same demand, which was again refused, and the result was he called the men out from work, only four or five returning in the afternoon, the others remaining out. There was no question of wages involved.

This is a voluntary statement made by me.

L. P. WEIL.

Witness: HARRY J. LASK.

Subscribed and sworn to before me, this eleventh day of April, A. D. 1891.

HARRY J. LASK,  
Notary Public.

## THE BREWERIES.

The bitter spirit of war usually attending labor troubles has here been scarcely held in restraint by law. There is conflicting and curious testimony concerning the settlement of the boycott on the United States Brewery. That a large amount of money was appropriated for that purpose is plain, but there is little evidence to show how it was expended. The refusal of some of the witnesses to testify is suggestive.

The experience of the National Brewery is unique, and illustrates the effect of industrial war. There were rival unions of brewery workmen, one affiliating with the Federated Trades, the other with the National Union of the United States. The National Brewery had some workmen employed, members of the latter, and on refusing to discharge them the Federated Trades laid a boycott on the brewery. Then an agreement between the Federated Trades and the brewery was effected, and the men discharged, whereupon the workmen belonging to the National Union laid a boycott on the brewery. After that, owing to a disagreement all around, the Federated Trades laid another boycott, which is still on. Other passages in the testimony have almost the quality of humor, though it probably did not appear so to the parties at the time.

Still the contest has resulted, on the whole, favorable to the workmen, without permanent detriment to employers. There is some evidence that the business is somewhat depressed, but this appears to be due to the general depression of business prevailing. Two hundred union men now idle is but the same old story of more workmen than opportunities. Wages were materially increased, and hours shortened under union rule, and these changes still hold, though there remains but one union brewery in the city; all the others either refusing to employ union men, or asking no questions.

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MONDAY, June 20, 1892.

## TESTIMONY OF HENRY F. FORTMAN.

Sworn. Examined by MR. WILLIAMS.

I reside in San Francisco, and am President of the Arctic Packing Co. At one time was President of the Brewers' Protective Association. At the time of the United States boycott I was part of the time Vice-President, and part of the time President; Vice-President when it began and President when it ended. As far as I can remember there was a first demand made on the Chicago Brewery Co. by the Federated Trades to discharge certain men in their employ. The demand, however, was not pressed as far as I know, and the same demand was made against the United States Brewery. Demand was made to discharge a particular man, and I believe the demand was made on a Saturday or on a Friday evening. The proprietors of the United States Brewery refused to discharge a man, and on a Saturday evening the boycott against the United States Brewery was levied; Saturday, September 1, 1888, I believe it was. The reason that the union assigned for the discharge of this particular man was that he was not a member of the union, or that he was not a member in good standing. As far as I can remember the principal employés were members of the union, that is, the inside

men; the drivers and foremen and engineers were not members of the union. I do not know the name of the man asked to be discharged, but he held some subordinate position in the brewery. The proprietor of the brewery was satisfied with this man as a workman as far as he reported to us. He absolutely refused to discharge him, and a boycott was levied the same night or the next day.

The demand was made on the Chicago Brewery first about a week before and that matter was dropped, and during the following week this United States matter cropped up. The United States Brewery belonged to the Brewers' Protective Association at that time, and that association supported that brewery to a great extent. Mr. Rohrbacher was appointed a committee of one from that association with full power to act and with full power to take assistance from any member that he chose. He chose Mr. Hagen of the Albany Brewery as his assistant in the boycott matter. This committee drew various and large sums of money from us for their own expenses, and the Board of Directors repaid the United States Brewery their losses as they were reported; that is, there were only lump sums reported. For instance, one month they told us \$3,000 would be large enough for that month. The total sum paid to the United States Brewery for their losses in consequence of the boycott was \$24,000, and not alone to repay them, but also to repay some other customers; they stated they were paying sums of money and otherwise assisting customers against whom the boycott was levied. The union would boycott the customers of the United States Brewery, and those customers would report that they lost trade in consequence. In one instance the association paid \$200 direct to a customer of the United States Brewery for his loss by the boycott. As far as I can recollect this \$24,000 was paid the United States Brewery. There were \$12,000 or \$14,000 paid for newspaper advertisements, etc., that could be charged to the boycott account, including the \$200 already mentioned, and witness fees, etc. And there were some \$15,000 paid to the Boycott Committee, consisting of Mr. Rohrbacher and Mr. Hagen.

There was an understanding that a final report should be made by them, and also a report by all the officers of the association. All officers reported, except this Boycott Committee, as to the expenditure of money, as far as they knew; but the Boycott Committee made verbal reports from time to time during the boycott as to what uses they put the money to. They reported that it was necessary to give various and large sums of money to the leaders of the Federated Trades to settle the boycott. We know of some minor bills incurred by them; there were attorneys' fees paid and several other things that had been paid that we know of; some printing bills had been paid out of that. This committee never stated how they paid that money; they never brought in their final report, and before the thing was finally wound up the breweries were bought by the English Company—some of them. The United States was one of them, and consequently they did not bring in a report, and suit was brought against them. It was brought during my term as President, but it was not concluded, because I sold my business and left. The suit was for an accounting. They told us that they had given their word of honor to the leaders of the Federated Trades not to divulge any of the secrets, or how, or when, or where this money was paid over to these people; and they told us they did not intend to break their word, because it might



injure them in their business. There was a general belief among the employing brewers at that time that certain leaders of the Federated Trades got some of this money, and there was no doubt of that fact expressed at any of the meetings. I was proprietor of the Pacific Brewery at that time. I have had my share of trouble with the union. They would not let me hire the men I desired, and I had to take the men that they sent to me, and I had no choice of men among the union men.

There was a man sent to me shortly before I sold out whom I had discharged twice before for drunkenness, and he was sent again. In order to get a workman in the brewery we had to send an application to the office of the United Brewery Workmen and they would send a man down with some sort of a card or note containing the signature of the Secretary of the union. I had two very good men, and when the final settlement was made with the United States Brewery that all employes in the brewery should become union members these two were black-listed by the union; they were not taken in the union. A demand was made to get them into the union. A list was sent to the Brewers' Protective Association by the union of some ten or twelve men who were then employed in the different breweries, and two of them were in my brewery, and would not be taken into the union under any circumstances and would have to be discharged. They were very good men, and I was satisfied with them; and one of them I was so well satisfied with that as soon as my foreman left me I put him in as foreman; the other man I could not get there, and I got some other work for him. The man I made foreman was not permitted to get into the union because he wrote a personal article against Mr. Fuhrman in the German "Demokrat," and the other had some personal dispute with the Secretary of the Brewers' Union. I believe there was once a man discharged out of our brewery on demand of the union, but I am not sure. I was absent at the time. I do not think we can get the same amount of work out of men or the same attention to business where men are furnished for us in this way as we could if we hired them ourselves. I do not think they were careless, as my business was comparatively small and I had the men mostly under my personal supervision, and I would have discharged them very promptly if they had not done their work.

Cross-examined by MR. McGLYNN.

The members of the Brewers' Protective Association were brewers, hop dealers, and maltsters of the Pacific Coast, and the San Francisco members were also members of the Brewers' Union of the United States. The National Association had no voice in the direction of our sub-association here. The individual members were all members of the National Association. The National Association had no regulation concerning union men, and they issued no proclamation against them, and they issued no proclamation against being strictly a union brewery. They passed a resolution resolving to employ whom they pleased, regardless of whether they were union or non-union men. I would not consider that a resolution against continuing a union brewery. Prior to the trouble with the United States Brewery there was a trouble about two or three years before with the Philadelphia Brewery, which was virtually the same thing, but the union was not quite so aggressive at the time. The demand of the union that none but union men should be employed, and the refusal of some of our old employes to become mem-



bers of the union, led to the trouble. Some of our old employes that had for a great number of years refused to become members, and the union demanded that everybody should be a union man. In the brewery the question of hours had nothing to do with it.

The first demand made was that all men employed in the mal houses, wash houses, and kettles, should become union men. At the time in our brewery I don't believe the men ever worked more than nine hours at the highest. The hours of all the brewers in San Francisco were at that time very irregular, because they were principally steam beer brewers, and from the nature of the beer the hours had to be more or less irregular; for instance, in the winter you make 50 per cent as much beer as you do in summer, and you do it with the same force, so you can readily understand there is about half the work there is in summer, and I don't think that has been regulated yet. The Wieland trouble resulted in forcing all men employed in the brewery to become union members, and there was some understanding entered into by the brewers to last for one year, and it was said that the contract should be altered with the consent of both parties. I am not sure that one year was the time. That contract regulated the working hours but it did not remedy the irregularity, because the number of working hours was not cut down. The irregularity that exists in the brewery is not in the number of working hours, but as to the time when it is necessary to attend to the beer. It has to be attended to at certain hours. The second agreement, I believe, specified consecutive hours of labor. The first agreement, as to steam beer breweries, was that the foreman could choose his own hours of labor, and the hours were not made consecutive in steam beer breweries. In my case wages were decreased; in other cases I could not say; in certain of the breweries I was aware of the wages that were paid, and for some men that agreement might have slightly increased their wages, and in others it decreased them. I would not decrease a man's wages as long as he held his position; if the new man who followed him would not get the wages; the union wages were lower than the wages being paid to that certain man. There was no resolution compelling proprietors to pay those prices.

The decrease of wages is apparent, because the average wages would be very nearly the same, and the proprietor would have to pay poor men the same as he would have to pay good men, consequently he would decrease the good men's wages. In 1888 I think the agreement entered into in 1886 was still in force; there had been no other agreement entered into, but there was a notice published in the papers that the brewers in this city could employ whomever they pleased, and I think that publication was the notice that was sent to the Federal Trades. This was in the spring of 1888, and previous to the boycott of the United States Brewery. Mr. Hazeman was President of our organization at that time, and Mr. Bruner, I believe, was Vice-President. I don't remember whether there was any official notice sent by our organization. I had no supervision or management of the affairs at the time, and I don't remember what was done. I don't remember whether there was any cause given for violating the agreement. I attended the meetings of the association generally. There were several complaints made that the union tried to restrict the number of membership of the union, that they refused to take in new members, men whom we would have liked to have in the union, and whom several brewers of San

would have liked to have employed; among them nephews, some relations of brewers, I believe two cases of nephews over in Oakland, and other cases of nephews of the employers who would have liked to have been members of the union, and whom the employers would have liked to have members, but they would not admit them. Our association did not determine to employ non-union men, but they simply determined not to ask a man whether he was a union man or not, but simply to employ him if he was a suitable man. In some instances they employed non-union men.

I was Vice-President when the boycott against the United States was levied; that was September 11, 1888, and I was elected in May, and I was Vice-President at the time the demand was made for the discharge of those non-union men in August, 1888. We received a great many letters from the Federated Trades that we took no notice of, and from time to time we received committees on different questions, and the answer we gave to those committees was that the association had determined to engage any competent workmen they could find. They did not endeavor to induce their employes not to belong to the union.

I remember the paper now shown me. The promises made to the men if they would resign were that they should retain their positions during good behavior, and that they should receive the same wages, and that the working hours should not be increased; so we did ask the employes to resign from the union after the boycott was levied, but not before, because we ascertained that the men working in the United States Brewery would work during the daytime in the brewery, and at night go out and boycott their own beer, and I believe there were seven or eight discharged for that reason. This paper that has been shown me is an open letter to the employes of the breweries, thanking them for withdrawing from the union after the union had levied the boycott against the United States Brewery. [Marked Brewers' Exhibit 1.]

The boycott on the United States Brewery lasted, I believe, in the neighborhood of nine months, and my opinion is that it was settled by money. The first outcome of it was that our committee reported that the boycott had been settled satisfactorily to the Brewers' Protective Association, but future developments showed that the boycott had been settled satisfactorily to the United Workmen and to the people who got the money. There was no agreement entered into at that time; we simply had to do what the United Workmen wanted; they sent us their demands, and each individual member of us could do as we pleased about it. Six weeks previous to that, there was an agreement entered into with Rudolph Hagen, acting with full power. The terms of the contract from Mr. Hagen's report as they were entered on our minutes, was that the breweries were allowed to enter union or non-union men at their pleasure, and they were to get those men from the employment office on Stockton Street. There were forty-two union men to be hired first of all who were out of work, and after that union men and non-union men could be hired. That agreement was complied with on our part, and its dissolution was caused by the refusal of the manager of that employment office to list non-union men. After he refused to list non-union men, our association hired men outside of that office. It was an agreement that the men should be listed and should be taken in rotation, the men who listed first to obtain employment first, as far as they were competent. We sent a committee to the Federated Trades to com-

plain about this, composed, as far as I know, of Mr. Hansen and Mr. Hagen. The agreement lasted about six weeks or two months. Then the Albany Brewery and the United States Brewery sent in their resignations as members of our association.

At that time Mr. Rohrbacher was President of the United States Brewing Company; they had incorporated at that time, and the Hageman Brewing Company, they had also changed their name in the meantime, and they represented that Mr. Rohrbacher possessed an interest in the one and Mr. Hageman in the other. Their resignations were not accepted. As far as I could understand Mr. Hageman's reasons were that he did not want to report on this \$15,000, and he said that he could make an official smoothing over of everything for \$2,500 additional; and he did not get that for his own services, and for other people's services that were to be paid, and he did not get it, and he resigned. He never mentioned the men who thought \$2,500 would be required to smooth it over, but we understood in the meetings from the report of the Boycott Committee that they were members of the Executive Committee of the Federated Trades. The result of the resignation was that the demands sent in by the United Brewery Workmen were complied with by the individual brewers—not by the association. The association simply declined to have anything further to do with labor matters at the time, and allowed each member to do as he chose.

As long as the boycott was in existence an order was given that no man should be employed who was known to be a union man and who was assisting in the boycott. There was a list of all men who had been discharged from the brewery for being union men, but not as a black-list. If they could show that they had left the union they were not black-listed any more. In one case, I believe in the South San Francisco Brewery, there was some evidence brought in to show that the men had left the union. In order that he could be removed from the black-list I believe that there was one man who had a certificate from the Secretary of the Brewers' Union, and he was employed. I don't know how many men are on the black-list. I don't remember whether there was any black-list in the Wieland fight, but I should not be surprised if there was. It was under the same conditions, and as long as the boycott was in existence union men would not be employed. If there was no boycott, of course everybody would be employed. Prior to the demand that we should get our men through the union office we only took men into our brewery that we had known and seen the workings of in other breweries, and we always kept them in mind whenever there was a change coming. Our people generally notified us weeks ahead before they would leave; it was very seldom they left suddenly; most of our people stayed very long, they stayed there for several years.

Reexamined by Mr. WILLIAMS.

We agreed to this contract because it was compulsory, and we knew that in case we broke such a contract no action would lie against us, and in breaking them did not feel called upon to give any notice. The committee that waited on us in the United States boycott comprised Mr. Bushram, Mr. Mackay, Mr. Fuhrman, Mr. McGlynn—I believe Mr. Fuhrman was there once or twice—Mr. Hoffmeyer, and I don't know the other gentleman's name. Hagen made us believe that he settled with this committee. Years before, when the first labor trouble started,

in 1886, all desire on my part to extend my brewery business ceased. I saw a great deal of trouble ahead and I thought I would do better to draw my capital out gradually and invest it in other lines of business, and to simply let the brewery run along on a paying basis and not invest any more money in buildings, machinery, etc., and then draw out as soon as a good opportunity offered, which I did. If it had not been for the labor troubles I think I should have remained in the business. Our brewery increased the wages of good men. In the beginning if a man came into our brewery he was likely to get less wages than in other breweries, but we always increased the wages as soon as we found out the man was competent and stayed with us any length of time. On an average, perhaps, we paid higher wages than any other brewery, at least as high; we always held up before the men the incentive of higher wages in case they proved competent. After we were compelled to adopt the union rules we paid the old men the same wages, but a new man that came in would not be increased in wages. I have been a practical brewer and have had a good deal of experience in managing breweries, and the system we adopted I consider better than the union system, as the men were always trying to obtain an increase in wages, and consequently did better work.

After the men were sent to us by the union there was a change in the conduct of the men. Before that they were always very friendly and confidential with us; all their little petty troubles and everything else they came along with and tried to get us to assist them and help them out, and afterwards all that ceased; the familiarity between the men and the employers ceased entirely.

Re-cross-examined by MR. McGLYNN.

The Boycott Committee, consisting of Mr. Hagen and Mr. Rohrbacher, reported from time to time that money had to be placed where it would do the most good, and among others that members of the Executive Committee of the Federated Trades could help us a great deal. There was no direct statement made whatever; there were plenty of hints, though. It was from hints that I gained my impression that the Executive Committee of the Federated Trades were to be bribed. Our association was not willing to accept hints to account for the sum of \$15,000, and for that reason suit was entered afterwards to get an accounting after the boycott was declared off. They were given two weeks at first to bring in their account, and I believe it was extended for two weeks. The amounts to be paid were levied by monthly assessments as to the amount of beer sold by the different breweries, and the members fixed the amount of the assessments at the monthly meetings. Mr. Noonan was not part of that Boycott Committee; it was just Rohrbacher and Hagen. There was one case of expulsion. The Fredericksburg Brewery Co. was expelled for violating the agreement of making individual contracts with the union. We had a resolution at that time during the Wieland trouble that no brewery should enter into any agreement with the union without the consent of the association. Our association took no measures to injure the Fredericksburg Brewery. In the United States fight the Fredericksburg Brewery stayed out of the combination. The Fredericksburg Brewery agreed at the time when it was expelled not to injure the trade of the boycotted brewery, nor would we injure their trade. They sent us a letter to that effect.



## TESTIMONY OF RUDOLPH MOHR.

Sworn. Examined by MR. WILLIAMS.

I am the Secretary of the Brewers' Protective Association, and was such during a portion of the time when the United States Brewery was boycotted, during the latter part of the boycott. I was Secretary at the time when suit was brought against Mr. Hagen for an accounting. The Court decided that they need not answer the question as to what they had done with the money. They claimed that they had given their word of honor that they would not disclose what they did with that money, and they would not break their words, and the Court decided that they could not be compelled to break their words in this case. I know that they received \$15,000. There was an engineer in the Willows Brewery who was perfectly satisfactory, and all at once the man was taken away by order of the Secretary of the Brewery Workmen's Union, for the purpose of going up north to attend to some labor troubles, no notice being given to the proprietor of the Willows Brewery, and another man was sent in his place without any notice. This man proved incompetent, and Mr. Fauss refused to employ him. At that time there was a man out of employment belonging to the union in good standing, whom Mr. Fauss knew to be a competent man, and demanded that he should be employed there, which was refused. The case was brought to the attention of the Brewers' Protective Association, and through them to the Federated Trades, and was referred to the Executive Committee of the Federated Trades, and we had to appear before them before they would permit him to be employed. After the United States boycott, the employment of union or non-union men was left to the separate breweries themselves. I believe the terms of the six weeks' contract were that we could employ whom we pleased, either non-union or union men, and that we should employ them through a disinterested party, and it was finally agreed that we should employ them through the employment office on Stockton Street, at that time run by the "Examiner," but non-union men were refused to be listed there, and it was found that no one could be listed in that office except they brought a recommendation card from the Secretary of the Brewery Workmen's Union. There has been no change of wages or hours in the breweries in this city since they broke away from the union the last time, to my knowledge.

Cross-examined by MR. MCGLYNN.

Almost all of the money of our association passed through my hands while I was Secretary. When the Boycott Committee wanted any money, they did not give me any reason for wanting it, simply that they wanted it to settle the boycott with. The money was given at various times as demanded. They never brought any reports of the good they accomplished with the money, and no good that they accomplished ever did come to my notice. There was no objection raised in our association at that time on account of this money being used. I gave them the impression that bribery had been resorted to through parties handling the money, I suppose. I noticed no effects of this bribery, but I know that the boycott was settled immediately afterwards. The trouble was settled after two large amounts had been drawn. One of \$4,500 and one of \$5,200. I should judge that the set-



tlement was in favor of the Federated Trades, because they had everything and we got nothing. About the time of the settlement, Mr. Fuhrman bought some property somewhere; of course he had very little money, and it was kind of strange he bought so much property. I have been in the beer business in this city since I was 20 years old. Eight years ago I was clerking in a brewery. At that time \$60 a month was the lowest wages paid, except perhaps in one or two cases where there was a good reason for it, but \$60 was the ordinary wages for barrel washers, subordinate positions, and maltsters; they used to get \$65, \$75, and so on, but unskilled labor was \$60. We paid a stableman once \$50, and raised him afterwards to \$55, and then by degrees he got \$60. The hours were about the same as they are now; they were indefinite, of course. They would sometimes work nights, and sometimes in the daytime, and sometimes laid off in the daytime; they would not get anything extra for getting up at night. The men were compelled to sleep in the brewery, and I think it was a good thing. Now they are compelled to sleep outside, and I believe the Federated Trades will not allow them to sleep under a roof of the party who owns a brewery or maltstery. At present we employ whom we like, union men or non-union men, and do not ask any questions, and there is no agreement existing to-day between our association and the Federated Trades; we have no difficulty in obtaining them. The Federated Trades want us to employ only union men, and are boycotting two of our breweries because they don't at the present time.

Re-cross-examined by MR. MCGLYNN.

When we resolved to employ union or non-union men, as we saw fit, the wages were not reduced. We adopted a resolution that we would not discharge any men because they belonged to a union, or refuse employment to any man because he did not belong to a union; the hours and wages to remain as they were, so that in the wages now there is no reduction from the union rule, except, I believe, in the malt houses there is a reduction for extra hours on Sundays—they don't get anything for overtime. On other days they get wages for overtime. There are two associations of boss brewers now in this city, and I am Secretary of both. The last one was organized last October for mutual protection in the beer industry, by keeping up prices and keeping out bad customers. It is called the Brewers' Association of California. All the breweries in San Francisco are members of the new association, except the new brewery on Pacific Street. The Buffalo Brewing Company of Sacramento is also a member. At the time of its organization the Pacific Street Brewery was not in existence. There never was any resolution introduced to lock out the union men in the breweries. The California association was formed in October, 1891. The paper now shown me is a list of membership of the association. The California Brewery is not a member of the association; they are barred by our rules. There was no inducement offered them to abide by our rules, and there was no money paid. Our association is more careful with money now than formerly. During my connection with breweries some years ago, the aggregate number of hours the men worked was about nine; perhaps they might have worked a little longer, but not much longer. I was in the San Francisco Stock Brewery for fourteen years, and the men did not work fourteen hours in that brewery. There might

have been one or two of them had a couple of shares in the brewery, but if they did it didn't amount to anything. When I got there I believe they had all sold out. I believe they are paying schedule wages now, which I think are about the same as were paid previous to 1890. I could not say positively, as I am not connected with the brewery now. The brewery trade at present is rather depressed, and there are a great many workmen unemployed. Five years ago there were more people employed than there are now. I do not know of any particular reason for the number of unemployed men in this city. Our association never advertised in the East for brewery workmen. I attribute the depression in the brewery industries to the general stagnation. One reason is that there is no encouragement here for manufactures. I know a man in town that wanted to go into a manufacturing business in the furniture line, and when he knew the trouble he would have with labor he didn't go in. He said there were too many labor troubles, and he would not risk his capital; he would rather employ it some other way, and he loaned it out on mortgage.

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#### TESTIMONY OF WILLIAM A. FREDERICK.

Sworn. Examined by MR. WILLIAMS.

I am manager of the Jackson Brewery, and am President of the Brewers' Protective Association. I am not a proprietor. My father was in the brewery business ever since I was two years old. There were no non-union drivers in our brewery prior to October, 1890. We paid our drivers from \$75 up, and the highest we paid any of them was \$125. Beer drivers have to be very competent men. They solicit customers, and keep customers that are already gained, and have to be men in whom we have confidence. Prior to October, 1890, we had eight drivers. I had two men in the stable, but they worked on delivery, too. At that time I believe there was a demand that our drivers join the union, which was made upon me personally.

When the union was started our men held out that they did not want to have anything to do with it, and when the thing was partly organized they came around and demanded of us to make our men join the union, or they would put a boycott on us. If they had done so it would have hurt our business badly, and we requested our men to join, on the ground that if they did not our brewery would be injured, and they joined. There was a committee waited on us one day and notified us that our drivers had been expelled. Previous to that I had seen in the paper that they had been assessed \$20 apiece. The committee asked us if we would force the men to pay that assessment, and asked the men to pay \$5 on account; there were seven that they wanted to pay up, I think. I told them I would speak to my drivers about it, which I did, and they said they would not pay it. The committee then came and asked us to discharge them, and I told them I would not do it. I believe at that time the papers contained a good many statements that that assessment was levied for the purpose of building a new brewery. Then men they wished us to discharge were good men, and are still in our employ, and had been for a long time. A boycott was then levied on our firm and is still in force. They have tried to get away from us. They go around with circulars. There are several

they have gone into our trade and requested people to throw our beer out. They create disturbances around and drive away the customers of the saloon people who use our beer, and as a result of the boycott some of our customers have stopped taking our beer.

The boycott was levied on January 16, 1892. There was a man by the name of Schmidt, who was our head cellarman, and who was a very competent man. During the United States boycott he left the union, and we still kept him employed; and after the United States boycott was over we had to discharge him, and another man by the name of Hill, who was our foreman in the malt house, upon the demand of the Federated Trades, on account of him not being a union man. Then we put him on the wagon, and he worked on our wagon for over a year or so; then they started the Beer Drivers' Union, and we had to discharge him again. An attempt was made to get him back into the union, but they would not let him in. If we had not discharged him when asked we would have been boycotted, and we discharged him solely because we were afraid of the boycott. When our men on the inside of the brewery would leave us, we would have to apply to the union for men to take their place. We would have no choice as to what men we were to take, but would have to accept whomever they sent. If the man was incompetent we would have to discharge him, and if they sent another incompetent man we would have to discharge him also. If there was a particular man, who was idle, that we preferred to get, we could not get him; so that the man who hired our men was the Secretary of the union, and not ourselves. The result was that the men's interests lay in the union, and they took no more interest in our business. If we discharged a man, the union could send him to another brewery. If a man was discharged in one brewery in the morning, and we wanted a man in the afternoon, that same man could be sent to us, even if he was an incompetent man; so the men absolutely depended upon the union for employment. I know cases where we wanted to get particular men, and they would not give them to us, although we asked for them; they were members in good standing, and we had particular reasons why we wanted them in our business.

There has been no cutting of wages in our brewery since the boycott, and no increase. There was a rule adopted by the union that was put in operation some time before this boycott, called rotation in men, by which they laid off certain men for eight days and took new men in their places during slack times. They would, without notifying a boss at all, take a man off and send somebody else around, and we would have no say at all in the matter. Even if we had laid out a course of work for a man for a week at night, and the next morning the man was not there, we would have no recourse; a new man would be there. They would never send green men; all would be supposed to be competent, but we would have a great deal of trouble in training the men to do the work, which would be injurious to our business, as it would put the other men behind to have to teach it to them.

Cross-examined by MR. MCGLYNN.

I have never noticed that the union has benefited the men's condition, neither has it increased their wages much in my place, though it has a little in some circumstances, but it has not reduced the hours. I believe it has lessened Sunday work some, and has lessened legal holi-



day work. In our business the hours have always been consecutive. In 1886 they would start to work about 6 o'clock; now, I think, they start to work at 7; they take an hour off at noon, and then work till making nine hours, which was about the way they worked in 1886. They did not work over nine hours at that time; I don't know when they started in; the nine hours were consecutive with the exception of an hour for lunch. Some of the men in our brewery lodged in the works, and some of our drivers do so still. The men who lodged in the brewery were not called to get up at night. We have a night man employed there, and he was the only man supposed to do work at night. He has been employed since January 17th last. We have employed a man in that same capacity for some six or seven years, and previous to that the brewer did the night work. Our business was not so large at that time as it is now; it has increased since 1886; it has been a union brewery since that time. The union has not damaged us until recently. We never brought influence to bear on our drivers to compel them to join the union, nor to compel them to quit the union. In 1885 there was no general wage of the drivers or their helpers in my place; we had no personal agreement with the Federated Trades. Until recently we abided by union rules, but I don't think we had any agreement to that effect; we could discharge whom we pleased; in case a man was sent to us from the union shop we could discharge him, and we have exercised that right. A man by the name of Schnitzer we discharged, and they sent him back to us again immediately after the discharge, and we discharged him again. He was let out during the boycott, and he swore up and down that he never belonged to the union, and when the United States boycott was settled the first man on the list was Mr. Schnitzer, so I let him go, and he was sent up from the union again to me, and I told him to go and be damned, and they did not send him back, but he came two years afterwards and I hired him then, and he is working there now; he claims not to be a union man.

A man by the name of Hehl was discharged from our employ by Mr. Fuhrman because he was not a good union man; we were going to be boycotted then if we did not discharge that man. I heard some talk in the meetings as to the people being bribed, but we don't say there was any bribery. There was some talk in the meeting of the association about it. I don't know what the nature of that talk was, only I heard there was money used in the Federated Trades. It was a general impression. The terms of the agreement whereby the United States Brewery matter was settled, as I understood it, was that we were to have no more union. I believe there was some agreement made about an employment office on Stockton Street; that we were to get men there who were to be both union and non-union men, after some thirty or forty union men who were already on the list were provided for. The employment was to be at the pleasure of the employers. Six years ago we were paying \$60 in the wash house, and we were paying \$65 or \$70 in the malt house. I believe those wages have been raised a little bit but some of our drivers have been reduced according to the union rules. According to the union rules drivers are paid \$23 a week, and helpers \$18, and stablemen \$17. The \$120 a month we paid to our drivers did not include spending money. Previous to the union the lowest we paid our drivers was about \$80, and at present, under the union, the least we pay is something like \$96, or \$23 a week—probably a month. On an average the drivers' wages have not been

The brewing industry is depressed, I think, owing to labor troubles. Our brewery finds it duller now than it did before the labor troubles. From 1886 up to January last our work increased, but after that time it decreased. I suppose there were labor troubles prior to last January, but I did not pay any attention to them. Our brewery contributed a per capita to the United States Brewery. That did not cause a decrease of our business; it continued to increase. Our firm is a member of the Brewers' Association, also of the Employers' Association. We have brought this pending boycott to their attention, but they have taken no particular action in regard to it. I don't remember of any resolution in regard to it. I was present when the resolution [Brewers' Exhibit 2] was introduced, but no further action has been taken in that. Our firm has taken no steps to annul the boycott. We are not engaged in a civil suit against the Federated Trades, and the Brewers' Protective Association engaged attorneys in that case. W. A. Frederick & Co. are conducting the suit. I have heard something about a new brewery being started, but its existence has not been discussed in our association that I remember, nor have any motions been made by our association to hinder the business of the Coöperative Brewery, nor have any members of the association made any efforts to hinder it that I know of, nor any efforts to restrain it from obtaining supplies. Our association has not passed a resolution that its members would refuse to give lager beer to any saloon having Coöperative beer.

I don't know a man by the name of Smythe at 17 Valencia Street. I don't know as his name ever came up before the association that I am President of. If such discussion came up I think I might know it. I decline to answer whether I know it or not. I don't know that that man has been refused beer by the members of our association, and I certainly would know it if he had. I do not remember that Smythe displayed a sign, "No boycotted beer sold here." I decline to answer whether a resolution was passed regarding him. I do not approve of boycotting, but if a man interferes with your business you have got the privilege of retaliating and refusing to sell a man who aids boycotting. I would not call that boycotting. A man has a right to sell to whom he pleases; he is not compelled to sell to any one if he don't want to. Our association considered boycotting an endeavor to injure our business. Our people pledged themselves to aid boycotted people handling our product. I do not know as it also pledged itself to refuse aid to a person who refused to handle the product of any one firm. Our association is a voluntary one. No member can withdraw from it unless he retires from the business. He signs our by-laws, and that keeps him in, but the by-laws do not prescribe any penalty. If a man oversteps the rules we lay down for him we fine him, but we have no rule for regulating the fine. If a member refused to pay the fine the rule provided for his expulsion, but that has never been enforced.

The Albany Brewery is a member of our association. Its resignation was not accepted. The association expelled the Fredericksburg Brewery, and it was never taken back. The syndicate is a member of the association, and the Fredericksburg Brewery is in the syndicate. I remember a resolution introduced in our association resolving to lock union men out of their situations, which resolution, I believe, was carried, and was put into operation during the United States boycott. Within the last six months there was a resolution passed that if the boycott was not taken

off the Jackson Brewery that all men affiliated with the Federated Trade or the Brewery Workmen's Union would be discharged. I am aware of the existence of a black-list since the organization of our association, but there is none in operation now. The last black-list, I believe, was at the time of the United States boycott. There is no discrimination made now as between union and non-union men. I could not answer whether it is a fact, in spite of no discrimination being used, that no union man is permitted to be employed in any brewery except the syndicate.

[The further hearing of the matter was then continued until Tuesday, June 21, 1892, at 1:30 P. M.]

TUESDAY, June 21, 1892.

TESTIMONY OF W. A. FREDERICK.

Recalled. Re-examined by MR. WILLIAMS.

The increase in our business since 1886 was not in any way due to the assistance of the union. Stephen Hehl, who worked as foreman in our malt house, was a very faithful man, who generally had an eye for the interests of our firm; he was not a quarrelsome man naturally. We were anxious to retain him in our employ, but they compelled us to discharge him. I remember that before the union established its present rules as to hours, that some of the breweries had a lunch hour in the morning and another in the afternoon, and they still have it. I should judge that takes up three quarters of an hour or an hour during the day. There was a man by the name of Nugent in our employ; we got him from the union when business was pretty lively, with the understanding that as soon as business would slacken up, we would discharge him, and when business let up we wanted to let this man go and the union would not allow it; so they started in to lay off the men in rotation, and we stopped it and discharged Nugent.

Re-cross-examined by MR. MCGLYNN.

I believe our trade increased during the Wieland and the United States fights, and has been increasing for the last fifteen years, though there was no special increase during those fights. I know of no effort being made on the part of the trades generally to check the importation of Eastern beer. We were a member of the Protective Association 1888. I don't remember that our association ever waged war against local brewery. I remember Voklin's Brewery in Haywards. Our association never attempted to drive it out of business, and never wrote to our customers urging them to throw off or we would not supply them with any beer. A. Heintz was Secretary of our association in July, 1888. The letter which you now show me, dated July 23, 1888, and signed A. Heintz as Secretary, I don't remember. I suppose it was authorized. Our association approved of such methods certainly; if a man interferes in our business we have the privilege of retaliating. This was not boycotted because he would not join our association, and we were not in the habit of forcing customers away from people who would join. There is a rule now preventing us from interfering with a brewery's customers. I don't remember whether that was

1888. The association has recently given orders that any one working against our interest was to be discharged; I presume that referred to union men. The notice now shown me was posted up in our brewery and in all the breweries, and I believe its provisions have been carried out. [Marked Brewers' Exhibit 3.]

[Mr. McGlynn filed with the Commissioner a copy of the working and pay rules of the United Brewery Workmen's Union of the Pacific Coast, and introduced same in evidence, marked Brewers' Exhibit 4.]

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TESTIMONY OF ARMOUR McLAUGHLIN.

Sworn. Examined by MR. WILLIAMS.

I am one of the partners in the National Brewery, and have charge of the inside workings of the brewery. I remember the boycott on our brewery in February, 1891. At that time the majority of our men were satisfactory workmen, and some of them joined a union other than the Brewery Workmen's Union of the Pacific Coast. They joined National Union 16. They represented themselves as a genuine union, and said they had a charter from the East, from the National Federation. The Federated Trades objected to men belonging to that union. Our firm received the letter you show me, but it was not pertinent to that matter; it referred to the Wellington coal. The men who objected to our men belonging to that union were Mr. Fuhrman, Mr. Mackay, and Mr. Roxburgh, and probably Finnerty was there—a committee of the Federated Trades. They asked for the discharge of these men on the ground that they were not union men, or something to that effect. I believe they stated that they no longer belonged to the Brewery Workmen's Union of the Pacific Coast. Our reply was that it was none of our business. They claimed to have the union, and they used to belong to Mr. Fuhrman's union before the Pacific Coast Workmen's Union. Then followed a strike and a boycott because they were not discharged. Our firm received a communication from the National Brewery Workmen's Union of the United States in regard to that matter, which you now show me. [Marked Brewers' Exhibit 5.]

I went to Mr. Fuhrman to talk the proposition over, and he would not settle without a written agreement that we would hire union men. I gave him a written agreement at the time to hire his crew of men, and the thing was finished. Immediately after, however, the other parties boycotted me, as I agreed to discharge these men and did so. Of course it was just the same as taking a gun and holding it to my head and saying give me your sack or I will kill you. After I discharged the men I received this communication from National Union 16, and I replied that I did not know which party was right, and they boycotted me; they posted the notice of boycott on my steps and all around on the fences and the front door. There was a man by the name of John May, who was a member of Union 16, and he was out at night putting up circulars, and he was in a doorway and a policeman hallooed to him to stop, and he ran away, and the policeman shot him, as I understand it. That occurred within a block or a block and a half of the brewery. He had formerly been in our employ for about three years, and was a very good man, and we were very sorry to discharge him.

Our institution is under a boycott now by the Federated Trades, which boycott was levied about the beginning of April. When they boycotted us in February, 1891, they got up a torchlight procession, and harnessed up three or four dogs, and had umbrellas painted with "Boycott National Beer." In the last boycott against us they tried to get our customers to stop using our beer; our customers reported to us that fact. When I made the bargain with Mr. Fuhrman, I was to get two or three good men for head men, one of them called Jacob Shire, who was a very good man, and they told me they would give him to me without any question, but afterwards I could not get him. The best man I could pick out of the crowd they sent me was very poor, and I had to attend to the brewing myself in consequence, and it was probably August before I could get good men that I felt safe to leave alone in the brewery. I think they said Shire was not a good union man. I have had men taken from our brewery without any notice and others put in their place. There was one they took up to Portland to run a boycott there, and another one was taken out of the cellar, and in the morning there were others in their places in both instances. The man who came the next morning said he came there to fill the position of the other man; that he was sent there; I presume by the Secretary of the union. I have had them send us green men; incompetent men. If they sent us a green man and we discharged him, we had no guarantee that another green man would not be sent in his place. Green men cause us a good deal of trouble, sometimes, to break them in, and the time spent in breaking them in increases the cost of running the brewery. I had one green man that washed down the sediment off the cooler into the beer, which was pretty near a dead loss to the institution. Have had a great deal of beer spoilt by green men burning the wrong kind of coal.

Careful men and competent men of our own selection would not have done that. Once a customer came to me and told me the yeast was very bad, and I learned that a green man had kept the yeast in the cellar for two weeks. That man was sent to me by Fuhrman. Another man was on the night watch in the malt house, and he put his candle in the elevator, and it created a fire which caused an explosion in the malt house, and caused a great deal of damage. We did not discover all the damage at once, which caused additional expense. At one time a newspaper man went up to the bar to have a glass of beer on a check from the office, and one of the men hit him in the head with a beer glass. I hardly think a sober, industrious man of our own selection would have done such a thing in our malt house. Sometimes men sent by Fuhrman would get drunk. You could not talk to them; they didn't care whether they did their work correctly or not. They thought the union kept them in position, and it was all right; so that we could not run our brewery to suit ourselves nor enforce any discipline nor improve methods.

A driver once made a report to me that he was fined because he went out ten or fifteen minutes before the time allowed by the union. His boy was sick, and he went out two or three times a little earlier in the morning, so he would get time in the afternoon to go with the boy to the doctor, and he was fined \$2 50. We were forced through fear of a boycott to have our men join the union.

Charles E. Hansen is the President of our association. He had two

nephews employed in the brewery. I think a nephew of his was refused employment by the union. We had three of Hansen's men employed in the brewery for quite awhile. Two of them were taken into the company to make it a close corporation between the parties, and later, about two years ago, one of them died, the oldest one; then the third nephew was still working in the brewery, and we elected him to fill the vacancy in the Board of Directors, and the Federated Trades wanted him to join the union, but he refused to do so, and they wanted me to discharge him. One is driving the wagon to-day, and the other is not driving the wagon since Mr. Hansen went to Europe. At one time they had a boycott on the Wellington coal, and they wanted me to stop burning it, and I told them I had a contract with the Wellington Company for a year, and I filed the contract with the Federated Trades, and they left me alone till after the contract expired; then they got after me again and I was obliged to change the coal. There has been no reduction of wages in our brewery since the posting of the notice. The list which you now show me contains the prices paid in our brewery.

Cross-examined by MR. MCGLYNN.

Have been in the brewery business in San Francisco about twenty-four years, and part proprietor of a brewery about six or seven years; previous to that was foreman. Prior to six or seven years ago wages were a little lower than now. Up to that time they were not less than \$60 a month in any of the breweries that I worked in. I should add to that that the workingmen generally had a free room in the brewery. We had a free room in the Stock Brewery for the workingmen when I worked there. In the National Brewery the rooms were located very nearly over the driveway; we changed them twice. I used one of them when I went to work there first. The rooms were occupied by a group of men. Sometimes the men were called out to work at night. In the summer time when we had warm weather and the beer worked fast, we had to call them out at night. They generally started to work at 5 o'clock in the morning, and they looked around the brewery to see if anything was to be done, and if not they went to breakfast. They got up at 5 o'clock; now they report for work at 7 o'clock. They quit work now at 5; they used always to quit at 6. They used to quit for lunch at 10 o'clock in the morning. That was before they had any union men; they started at 5 in the morning, ate lunch at 10 for about half an hour, had another lunch about 3, and knocked off for dinner. On rare occasions they would start before 5, and sometimes they would work after 6 o'clock. I have about five or six union men in my brewery now.

Six or seven years ago they did not work on Sunday any more than cleaning up, which would take them sometimes about two hours, and we would give them most any holiday that came along; there was no stipulation about it, but if we were going to make a holiday we prepared ourselves for it and made a holiday. It was very seldom we worked on a holiday. I think about six months ago I had a difficulty with our fellows because we worked on a legal holiday, or a portion of one. According to Mr. Fuhrman's rules they demanded their pay, whether they worked that holiday or not, and I objected to paying them for any day they didn't work. I paid it, however, under protest. Six or seven years ago when a man worked after 6 o'clock, he did not receive extra pay, but since the union they do. The union has benefited some of the men, but not from the



top to the bottom. It has reduced the salary of the honorable, respectable workman and increased the salary of the poorer. A good, honorable man that attends to his business always got an increase of salary if he continued to stay in a brewery. I have not got one of those good, honorable workmen in my employ at the present time. I did have one about five years, and he has now got a business for himself in Reno. I have got another one, my foreman; he came from Chicago, and he worked in the malt house for whatever regular pay was paid. To-day he is foreman, and he gets a pretty fair salary at the present time. If a man was a good, decent fellow and worked for us quite awhile, if he was sick, or laid off, or disabled, we gave him his salary right along; but under union rules, of course, that ceased. An instance was a driver who got hurt on the Oakland ferry, and he was paid his salary right along for about three months; and we paid a man by the name of Swamstead a salary while he was sick. There is no provision of the union preventing us from doing that still.

Previous to 1886 the highest wages we paid—I think we paid one man \$80, the head cellarman. Maltsters we paid as high as \$100 and \$110; common cellarman and maltsters, the lowest was \$60 and the highest \$70, and afterwards reduced to \$65. Now we pay \$17 a week, and what overtime they make they get that, too. Overtime is paid at 50 cents an hour. Of course, there has been an increase of wages the last few years. I could not say whether that increase would have taken place without the union. When I first went to the National Brewery we used to pay \$70; then all the other malt houses reduced, and we reduced to \$65. Within the last two years wages have not increased, but the hours have been shortened by one hour. I think they paid overtime before. We always worked on Sunday. We used to pay very little attention as to whether our men were citizens or not. I believe I have five or six actual voters now. I don't know how many have declared their intention. I have heard it stated that the union requires that every one shall be a citizen. I have never subscribed any money to the "Arbiter Zeitung," neither has my firm. Some time ago we let a contract to repair boilers to the Risdon Iron Works, and it seemed that their foreman had left them, and they imported our boilers from the East, and the boilermakers objected to that, and made considerable of a kick. I went along with the committee of the boilermakers to the Risdon Iron Works, and offered to give Mr. Taylor \$500, and have the boilers made in San Francisco, but he did not do it. I am opposed to boycotts by labor unions. I don't think that employers' unions, or members of them, have ever placed any boycott. I would not consider it boycotting to prevent a man from obtaining supplies.

In a conversation with Mr. Bucking, he told me the balance of the brewers did not seem to like it that he sold barrels to the Coöperative Brewery. I told him I would speak to the association on the matter, and when I did speak in the association, I thought it was below the dignity of the association to have anything to say as to what a man should do with his goods. I have never visited the Union Machine Works in regard to the Coöperative Brewery, and I never informed them that they would not be patronized by the association if they furnished anything to the Coöperative Brewery; neither did I make such intimation to the California Boiler Works. Our firm was a member of

the association at the time of the United States Brewery trouble. I could not say whether we furnished beer to the boycotters. I had nothing to do with the handling of the business; at that time my duty was inside. I don't think I ever encouraged in any way the boycott of the United States Brewery. I can't say what the firm did at that time, because I can't remember.

I have never accused any of the members of the federation of being bribed. I believe I spoke to Mr. Fuhrman in regard to the matter at one time in our office. I do not remember what the conversation was. I did not accuse him of being bribed, but I accused him of working for the Syndicate Company, and he said he was not. I don't remember that I ever intimated to any other member of the federation that Fuhrman was in the employ of the syndicate. Mr. Mackay might have been present at that time in the office. I don't think I ever made those accusations to him.

Our firm has employed non-union men recently—at the time we settled the boycott, before we had an agreement that we would put on Fuhrman's crew of men. The paper you now show me I recognize; it is a copy that was signed by Mr. Hansen. This bottom piece was written later. I could not say whether the bottom piece was recognized by our firm. This notice in evidence here is the only notification that I saw of a breaking of that agreement when we hired non-union men recently. Outside of this printed notice, I don't know that our firm notified the parties of the second part that we intended to break the agreement. Mr. Hansen stated that that agreement would stand just as long as he could not help it; that was about the terms. I don't know that our firm has repeatedly broken such agreements. I couldn't tell whether they broke it in 1886. I don't remember whether they had any trouble in 1887. I don't know if they did in 1888. [The paper is marked Brewers' Exhibit 6.]

Re-examined by MR. WILLIAMS.

I signed that last agreement because I was compelled to, in order to settle the boycott, and conduct the business. When the men went to work for breweries in the old days, before the reign of the union, they understood that getting up at night and attending to the brewery, when necessary, to be part of their work, and they never objected to it. I know lots of times I used to be out an hour, or two hours, or three hours, in a night, and I never objected to it. When the men got up at 5 o'clock in the morning, they had time after that to get breakfast, and that came out of their time. The union required us to pay for holidays, whether the men worked or not, and to pay 50 cents an hour for the time actually employed by the men on those holidays, until lately, and then I objected. Men wanted a full day's pay whether they worked or not, and 50 cents an hour for actual work besides. In making this contract the union did not set any time for its expiration. The card comes out once a year; that is the way they have been doing lately.

Re-cross-examined by MR. MCGLYNN.

Some six years ago there was a good deal of Eastern beer coming in here. About that time we commenced to make lager beer. I don't remember of any effort being made on the part of the union to stop the importation of Eastern beer. Four years ago Eastern beer began to



cease. The men who occupied sleeping-rooms in our brewery at one time set fire to the rooms, but I think that was before the union existed. It was compulsory on the men to get up at night when we were making steam beer, and had no ice machines. When they got up at 5 o'clock they generally breakfasted at 6. If the beer was ready to fill we would fill it, and then we divided the men so that they could go to their breakfast, and some got their breakfast at 6, and some after they came back. Their work would be in the cellar. The cellar is warm in winter and cool in summer. The floor is generally damp. It never hurt me to work on an empty stomach in a damp cellar. I could not say whether the men got a chance to get their breakfast before going to work or if the work had to be done, and they just arranged that between themselves.

I don't know who Mr. Hansen made the statement to that he would keep his agreement only as long as he felt like it, but I know I was present when he said so. When the settlement was made with the Federated Trades I went down to see Mr. Fuhrman, and he told me to come back again at 2 o'clock. I went back at 2 o'clock, and he said we would write out a document to that effect, he would call the committee together, and they would finish it. I don't think he came out to the brewery to settle it. There was a newspaper man that was associated with Fuhrman's crew—a newspaper carrier. A few of the boys took papers from him. I think he leaves a paper in the office. I don't think I ever had any conversation with him, with the exception of the fact that he came to me and told me he was hurt by Tony, one of the men.

#### TESTIMONY OF H. FRAUENHOLZ.

Sworn. Examined by Mr. WILLIAMS.

Am manager of the Bavaria Brewery. Our brewery was under the rule of the union during the time when all the breweries were. In the first week of January of this year I found a strange man at the brewery whom I was informed was sent by Mr. Fuhrman, and a man was ordered to lay off for a week to give him a chance. The man was totally drunk when he arrived there, and he stayed drunk all day, and I told him to go off and sleep for a little while. The next week another man was laid off and another man was sent in his place. Any new man has to break in when he first comes to work. The man that we laid off was old and valuable employee. At one time I had two foremen, one for lager beer and one for steam beer, and the one for lager beer knew nothing about steam beer, and the one for steam beer knew nothing about lager beer, and Mr. Fuhrman compelled me either to dismiss one or make him join the union, and he would not join the union, and I had to discharge him—a man that was with me since 1867. The Philadelphia Brewery was a member of the syndicate at that time, and it was the first. A street sweeper on Battery Street told me that he saw a man that was a cooper, and that they would boycott him. I saw him at the corner of Commercial and Montgomery Streets, some men came in and told him he must take cooperative action, and the printers would not be allowed to stop in that shop. I have raised some of the wages in our brewery since the syndicate broke away from the union rule. I raised my a

lay after they broke away. After the union had control I don't think the relations between our men and ourselves were as friendly afterwards as before.

Cross-examined by Mr. McGLYNN.

Have been in the brewery business since 1879, and our brewery was started in 1852. When I entered the brewery there was no union. At that time I paid my men from \$50 to \$80. My first drivers got \$75, and the second \$50 and \$55. I pay them now at the rate of \$18 and \$20 per week, so that there has been an increase in wages. I am willing to pay as high wages as the next brewer. To the union my business could not afford to pay \$100 to a driver. My business has increased ever since I started, but it has stopped now since four years. My steam beer cellarman got \$75 before the union started; that is Mr. Gotlieb Sander. There has been an increase in the general wages of the help in our trade since the union has been organized. The hours have not been shortened. Six years ago some of the men would go to work about 5 o'clock, and they went to breakfast from 9 to 9:30, and then they had from 3 to 3:30, something like that. They quit work whenever we got ready; sometimes at 3 o'clock, sometimes at 4, sometimes at 5, sometimes at 6, and sometimes, in very hot weather, at 7. The steam beer cellarman would be called at night. He would work the next day. Now they commence work sometimes at 5, sometimes at 6, and we pay overtime. They do not start at 5 o'clock under union rules, but if you pay overtime they can start. Six years ago I paid the wash-house men and cellarman \$50 and \$55; \$50 was the highest in the wash house, and the lowest we pay now under union rules is \$15 a week. The lowest paid man in our establishment has had his wages increased about \$10 a month. Their hours are a little shorter than they were six years ago. They quit at 5 o'clock now, and they go to work at 7. Before they would quit frequently at 4 o'clock in the winter time, and quite frequently they would work till 7 o'clock in the summer time. We worked under the same rules now as the union rules, and pay the same overtime. We abide by the schedule adopted by our association, and that does not reduce the price of their overtime; the price is 50 cents an hour. John Miller used to work in our cellar; that was in the old brewery, before my time. I think I discharged him, but it was not because he would not accept lower wages. I never diminished the men's wages in one instance. We are not running a union establishment now, and we hire whoever comes and is fit to work. I am not against trades unions, but I am against the principle of the Brewery Workmen's Union.

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#### TESTIMONY OF RUDOLPH HAGEN.

Sworn. Examined by Mr. McGLYNN.

I am part proprietor of a brewery in this city, and have been for four years. Personally I am not a member of the Brewers' Protective Association. Four years ago I was, as a member of the Albany Brewery. I was Secretary of that association. I was a member during the trouble with the United States Brewery. I became Secretary after the boycott was levied. The association appointed a number of committees to take

charge of their side of the boycott, and I was on one of the committees. My associate on that committee was Mr. Rohrbacher. Our duties on that committee were to try to make the boycott ineffective, but there was no specified line of action laid down for us to follow. We were given full power. I was on that committee from the month of December until the boycott was settled. I think it was in June, if I remember the date, about six months altogether. We took different steps to make the boycott ineffective, but I cannot remember them now. We had frequent consultations with the members of the Executive Committee of the Federated Trades, tending toward the settlement, and finally succeeded in effecting a settlement upon terms which I considered satisfactory to both sides. After the agreement was signed some misunderstanding arose in regard to it. So far as I know the Federated Trades carried out their part of the contract. The association tried to carry it out, but some of the members did not, and the result of that failure on the part of some of the members caused further trouble. The committee that arranged the settlement called upon me and asked for another meeting, which I granted them, and laid the case before the association. I believe they tried to arbitrate the matter, but they were not successful in doing so. The Albany Brewery and the United States Brewery withdrew at that time, because I considered myself and the whole association in honor bound to keep the contract which I had made with the Executive Committee of the Council of Federated Trades; and when some of the members failed to abide by it, there was no other way left for me but to withdraw from the association.

During my term as committeeman I handled quite a sum of money. As to the question of the manner in which that money was used, that question was brought before the Court, and was decided in three cases in my favor, and I will refer you to the record. I never made such a statement to the members of the association as that I found it necessary to pay large sums of money to the leaders of the federation. I did not pay one dime to the labor leaders, neither did I ever imply that I did. I had frequent conversations with yourself, always on the subject of a settlement, but there was no mention of money transactions in them. I had frequent conversations with the other executive men, and none of them ever hinted at any desire to receive money for settlement. No such report or intimation was conveyed to our association, and any impression they may have held on that score was not warranted by my words nor by their action. As the matter stood at that time, I don't think we showed any leniency towards the association in drawing up that agreement, because your side was as weak then as our side. Six weeks afterwards you did not show any signs of weakness when the new agreement was made, and my resignation was not prompted by your side. I never made any mention to anybody that I would withdraw from the association; I simply went out to Mr. Rohrbacher's house, and I sent him from the association, and he presented our ultimatum—in case they would not fulfill the contract as agreed upon, that we would resign. It was entirely of our own accord. We had passed our word of honor to the federation that that contract would be lived up to, and it was nothing but a wounded honor that caused us to withdraw from the association. We commenced working in breweries in this city in 1878, for the Pilsener Beer Company, but I was out of the brewery business for

the union was organized when I came in again. In 1888 I hired union men after the settlement of the trouble, and I had no difficulty in getting competent men. The friendly relations between myself and the men I hired were not disturbed when they became union men, and I found no difficulty in getting along with the union men. Have never had any difficulty in my brewery with the men. So far as I know there has been no injustice or arbitrary action ever carried against me by the the union. If they claim the right to organize I cannot deny it, and I claim the same right for myself.

Cross-examined by Mr. WILLIAMS.

I do not remember how much money I received from the association. When I filed my official report they did not demand a report of all the moneys expended, and they never asked me to account for the same until after I had withdrawn from the association, which was four months afterwards, and they then brought suit against me for an accounting. I will not answer any further questions on that proposition, but will refer you to the Court records. In the lawsuit they were nonsuited three times. I cannot state the sum they sued for in that suit, but it was not the entire sum that I received from first to last to fight that boycott. They did not demand an accounting until after I withdrew; they were perfectly satisfied as long as I worked for them. I decline to answer what I did with the \$15,000 that they contended that I had never accounted for. The agreement which you show me was passed upon by resolution of the Brewers' Protective Association. [Marked Brewers' Exhibit 7.]

[The further hearing of the matter was then continued until Wednesday, June 22, 1892, at 1 P. M.]

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WEDNESDAY, June 22, 1892.

TESTIMONY OF MICHAEL BANAHAN.

Sworn. Examined by Mr. WILLIAMS.

Am a beer driver for the Jackson Brewery. The business of a beer driver, as far as I am concerned, is that I sell beer. I take it out and raise my own trade; sell it and collect for it, and keep my own account. I worked for the Jackson Brewery going on seven years. I joined the Brewery Workmen's Union of the Pacific Coast on the 30th of October, 1890. I was forced into it by Mr. Fuhrman, of the Federated Trades, and I was coaxed by my employers to join the union, so they would avoid the trouble of a boycott. I did not want to join, and I offered to quit my position at that time, and my employers advised me to join it, and they told me that any demand the brewery workmen would make through my joining that they would comply with it, and that any raise of wages we could get through joining the union that they would be willing to pay it; and that if I did not join, they would be boycotted, which I knew they would. Before I joined the union I received \$100 a month wages. I believe at that time there were only two men driving for wages. When I joined the union Mr. Fuhrman gave me to understand that his object in getting the beer drivers together was to both

raise their wages and shorten their hours. He did not ask me at that time what wages I was getting from the Jackson Brewery. I remember at the time when I joined the union I was charged \$10 initiation fees, 60 cents for the month's dues, and 50 cents for the constitution. I paid that all out of my own pocket. Then, after that, of course, all the beer drivers were drummed in just the same as I was. The \$20 assessment was discussed in the union before it was voted upon. At first Mr. Fuhrman stated that their union was going to build a brewery with it in case of trouble, and he saw that that would not work, and he called it a defense fund, and it was on that ground that the assessment was collected. I belonged to the beer drivers' branch of the union, Branch 5, which included beer drivers and their helpers and stablemen. They had perhaps a couple of hundred members.

This \$20 assessment was discussed in the meeting of our beer drivers' branch. The meeting at which it was voted upon was held in Irish-American Hall, or rather it was held in two halls at the same time. We were divided up into two parties. Mr. Fuhrman at that time was interested in the German tug of war. We were supposed to hold our meetings in Metropolitan Hall, on Thursday night, then on Friday night we could not get it, and on that account we had to go to Irish-American Hall, divided up into two parties, in two rooms with folding doors between, instead of being all in one room, and the folding doors were open. Mr. Fuhrman made some remarks before the vote was taken, and said it was for an emergency fund, and to fight the bosses in case of trouble. The book you now show me is the constitution of the Brewery Workmen's Union. The levying of this assessment was regarded as an important matter by everybody there, and a great many of our members opposed it. It was understood that if the vote was passed and they refused to pay it they might be expelled. Our branch was in rebellion against the \$20 assessment, and they even called for a secret ballot. I for one demanded a secret ballot, and Mr. Murphy from the Jackson Brewery also, but we did not get it. Mr. Fuhrman stated that all the other branches took a rising vote on it, and we had got to follow suit, willing or not. He used that term. He was General Secretary, and he was not supposed to preside over the meetings of our branch, and it was not his business to interfere in our business at all except as an officer. The vote was taken by a standing vote. I could not say whether it was Fuhrman or the President that asked for a standing vote. To the best of my opinion the result of that vote was 66 against the assessment and 34 for it. Mr. Fuhrman counted the votes and announced the result. He said: "You damned fools, you, if they were all like you we would never carry it; but the inside men will carry it over your heads, and I can assure you I will have it collected inside of two days."

All the men that voted against it declared they would not pay it. The assessment was levied notwithstanding. Seven of the men stuck to their assertion that they would not pay it; they only paid a part of it, so as to keep the wolf from the door, to see how it would turn out. Many of these men who voted against that assessment had reason to fear Mr. Fuhrman, because he had such a power over the brewery workmen, over the proprietors of the breweries, and over the beer drivers. The union had an employment office, which was kept by Mr. Fuhrman. Any man who got employment in this State was supposed to get it

through that office; and when the union had control of the breweries, he could not get employment in any other way. Mr. Fuhrman and the Executive Committee had absolute control over that office; and if a man was not on good terms with Mr. Fuhrman, he could not obtain employment. I believe that, as did a great many of the men. They notified me in writing that I must pay the assessment, and I refused. The assessment, I think, was in the latter part of October. I had paid my dues at that time up to the first of January following. I was notified that if I did not pay the assessment I would be expelled. I was fined \$5 by the union once for not turning out on Labor Day, because I could not attend on account of pressure of business. The men in the Philadelphia Brewery did not turn out, but they were not fined. The Philadelphia Brewery belonged to the syndicate at that time and the Jackson did not. One time I went to Mr. Fuhrman to get a helper. I gave a couple of knocks on his door. He asked, "Who in hell is that?" and I told him I was a beer driver, and wanted either a beer driver or a helper, and he said: "God damn it, do you suppose I have got them in here?" and that was all the satisfaction I had, and I had to go to work without the helper.

The union never raised my wages and never shortened my hours. If a beer driver would not do as Mr. Fuhrman said, he would bring charges against him, and we would have to be very careful. There was a man by the name of Smith, who was black-listed by the union, who had worked in the Jackson Brewery, and Mr. Fuhrman said he never could work in the breweries again as long as the union existed, and he had scabbed several times.

Cross-examined by MR. MCGLYNN.

I consider \$23 a week an increase over the wages paid previously. Before the establishment of the union the stablemen took care of the horses in the Jackson Brewery. They had eighteen or nineteen horses and two stablemen. When I joined the union I took a pledge to support the union, and I stood by it. I did it of course on the grounds that if it didn't better my condition I should not be used as a tool for any union. I did not say if it didn't help me I wouldn't keep the pledge, but I was promised that it would better my condition; he promised all men that joined the union that it would better them. I pledged my sacred honor that I would abide by the will of the majority, but I saw at all times that the constitution was violated by Mr. Fuhrman himself when he wanted to carry a point. Fuhrman could keep men out of employment, because he could place any man's name on the list where he felt like, although according to the rules each man had to take his turn. If an employer came after a man and Mr. Fuhrman did not like him, he would not give him one. At one time it was the rule that the men at the top of the list should have the first choice, but afterwards that was violated, and a proprietor could pick any beer driver he wanted. Mr. Fuhrman gave the proprietors that privilege. That was in August, 1891. That was because the driver of a beer wagon was a very responsible position. I do not know of any friends of Fuhrman's that were especially picked out as a rule, and I don't know of any unfair practices of Mr. Fuhrman in his conduct at the employment office; but I consider it was unfair of him to receive money from me by telling me he would better my condition by shortening my hours and raising my wages.

He received the money, I suppose, as an officer of the union, and returned by him into the treasury. Mr. Fuhrman and the union Executive Committee run the whole thing. I know of no instance where Mr. Fuhrman took advantage of the union for his own benefit, and he never directly took advantage of me for his own benefit. He was the leader of the Executive Committee. The meeting at Irish-American Hall was an orderly meeting, and the general meeting of the branch was orderly. Mr. Fuhrman was the only one who demanded an open ballot. I was not invited to the election of officers, neither were four other men in the brewery. I received a letter from the inside men notifying me to pay the \$20 or my discharge would be demanded. I read it. At the time I was fined for not parading it was moved that I be excused, but the members refused to excuse me. My fine was imposed by my own union. I was threatened with charges for gambling by the President of the society, but the charges were withdrawn.

On one occasion, in November, 1890, Mr. Fuhrman suggested before the meeting that nobody but German-speaking officers should be elected as he transacted his business in the union Executive Committee principally in the German language. Independently of that suggestion we elected Mr. Murphy, an English-speaking man, to the Executive Committee. Mr. Murphy served on the Executive Committee for about six months, and during that time he never heard a word of English spoken. On that occasion he asked Mr. Fuhrman why they would not speak some English, and Mr. Fuhrman told him if he wanted to ask him any question that he would answer it. If Mr. Murphy did not attend these meetings he would be fined \$1. When we joined the Beer Drivers' Union Mr. Fuhrman was only receiving \$20 a week for his services, and when he joined the Beer Drivers' his salary was raised to \$25, yet he wanted to cut me down \$25 a month. The impression prevailed in the union that if Mr. Fuhrman wanted to he could keep a man out of a job.

#### TESTIMONY OF LUDWIG BERG.

Sworn. Examined by MR. MCGLYNN.

Have been a brewer and maltster since 1887 in this city, and previous to that time worked in the City Brewery in Sacramento. I joined the union on my arrival in this city. I know the conditions that prevailed at Sacramento previous to the union. We would usually go to work from 4 to 5 o'clock in the morning, stop at 6 for supper, go back and clean up and stay till sometimes 8 o'clock, and we were expected to stay at night. Lots of times that I can remember I was called up twice during the night to work. The first month I was working there I got \$20 and board and lodging, sleeping in a room over the boiler and engine. To highest wages I received was \$30 and board and lodging. I joined the union of my own free will and have been benefited by it. I got shorter hours, no re-wages, and I had more time for exercise, and to learn and rest. I am a member of the Executive Committee. It is not a fact that German is the only language spoken in the Executive Committee; the English language is spoken. Germans are in the majority in the beer business, and German is the principal language spoken in breweries. We have advised our members in the meetings to go to school.



the English language, and many of them have improved in the English language since. Most of the Executive Committee can speak German. There were at one time three or four who could not speak German, but they never complained of their inability to understand.

When a man gets out of work, he is always put at the end of the list, and it is open to inspection to any man—hanging in a prominent place in our office. Some members were complaining of being kept at the bottom, and then the matter was investigated, and it was found that the men were wrong; that they either could not fill the place, or the boss did not want them, and in such cases they were not sent. It was not a rule to compel a boss to take a man whether he wanted him or not. If there was a good objection to a man, he was not sent. The Secretary only had to keep the names in order, and make a new list out, and strike off the names of the men that were sent to work. The main reason for having men hired through the office was because some good union men, for instance, could not get a job unless they were sent by a saloon-keeper or by a boarding boss, or somebody else that had some influence in the brewery. It was not only good union men, but also some old men that they would not have; they only wanted young men. The saloonkeeper or the boarding boss would take their beer from some brewery, and in turn the brewery would perhaps have to take one or two or three men a year. We now receive \$17 in the malt house, which is higher wages than we received previously.

Most of the workers in the breweries are German, but as soon as they join they have to go and take out their first papers. The union does not celebrate the German Emperor's birthday, but they do celebrate American institutions and legal holidays. I was here at the time of the United States Brewery boycott. At the time that fight was settled the union was well fixed. There was no idea amongst our members that bribery had been committed to obtain that settlement, because we had too much confidence in our men, and the conditions were not such as would lead us to think so. They gave us no reason to doubt them. The members of our union thought that the assessment of \$20 was necessary, because we feared if we did not levy such an assessment that our men would be locked out. The only branch that did not have a majority in favor of it was Branch 5; the others were almost unanimous. Seven men in the Jackson Brewery refused to pay.

At the time the assessment was levied the different branches of our union numbered about eight hundred men all over the coast. I was a member of the Executive Committee at that time, and was at the meeting at Irish-American Hall, which was the most stormy meeting I ever saw. Some of the men demanded a secret ballot, but others would not have it, and nobody could speak a word for anything, and you could see it was a put-up job that the men were put up to do some mischief. They all demanded a rising vote with the exception of a few men. The union levied this assessment by a majority of four fifths or five sixths of all the members. I was discharged from the Philadelphia Brewery in 1888 for being a union man, and I was discharged from the Hibernia Brewery this year for the same reason.

Cross-examined by MR. WILLIAMS.

When anybody asked that the proceedings of the Executive Committee should be transacted in English it was immediately done, and Mr.



Fuhrman or some other member translated what had taken place in German. It is very hard to transact everything in English, because nearly all the letters that are sent to our union are in the German language. Letters of importance, of course, are translated. The Executive Committee could not take a man's name from the bottom and put it at the top of the list, but if a man was suspended he was taken off the list altogether. The whole union would sometimes fine a man to be taken off the list for a week and put on the end, or just as it was decided, but the Executive Committee never did that. If a man was not capable the General Secretary would not send him; he could not send a man that could not fill the place, because he is responsible for every man he sends away. I am now working in the malt house in the Coöperative Brewery, and get \$17 a week. I own some shares in that brewery. If an employer wanted a man for a reasonable position, he could select any man he wanted. In San Francisco I pay \$4 a week for board and lodging, or \$5 a week. I went as a delegate from the union to a convention at Buffalo, and I do not remember stating before the convention that the object of that \$20 assessment was to start a coöperative brewery, but I stated that we levied it because we were afraid we should be attacked by the bosses, and in case they should attack us, and we could not get any other brewery to come on our side, we would, with this assessment, build our own brewery. The object was to throw all the beer into the market that we could in order to fight the bosses to employ union men, and do what was right and keep up wages. I have one or two shares in the Coöperative Brewery. Mr. Fuhrman is very highly respected among the brewers generally, and regarded as a pretty able man; his advice is listened to, and we generally find that he knows what he is about. There may be plenty of us just as able, perhaps, as he, but I have not seen them yet.

Reëxamined by MR. McGLYNN.

I have heard of an attempt on the part of the manufacturers to injure the Coöperative Brewery, from the men working there. I was in a cooper shop down near the railroad company's office, and the cooper told me he could not publicly bring the kegs there; he could not sell us any kegs, because the bosses' association was threatening him with a boycott, and he told me he lost some customers by it. In Sacramento I was first maltster, and received \$50 a month; that position would bring me now, in this city, at least \$18 a week. I got \$100 a month for the same position in the Hibernia Brewery. A man by the name of Troeting was expelled for being a scab, and was readmitted. A man by the name of Muller was expelled for scabbing. He has not been reinstated. He also published articles against Mr. Fuhrman.

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TESTIMONY OF CHARLES SCHOELLEMAN.

Sworn. Examined by MR. McGLYNN.

I am a brewer, but have been locked out since the 11th of March, and can get no work in the breweries now. I have asked at many places, and they all refused me work. The foreman told me I was locked out because I was a union man. The last job before I became a union man

I worked in the Union Brewery under non-union rules. It was the time during the United States boycott. My working hours were from 4, 4:30, or 5 o'clock in the morning until 6 at night, with about half an hour or so for breakfast and the same for dinner. During the night-time I had to watch the beer. I had to get up once, twice, and three times to watch the beer, sometimes four times—to watch the fermenting tubs and skim the fermenting tubs. I had to do that every night; I had to get the beer down to a certain degree. I was not paid extra for that. I received \$16 a week at that time. Under union rules the same work would bring me on all overtime charged 50 cents an hour, and the same work would bring me at least \$23 or \$24. Under union rules a man is not required to work before 6 o'clock, unless he is paid overtime, and he quits at 5 o'clock in the evening, if they work in one shift. In two shifts, one shift quits at 5 and the other at 6, and the 6 o'clock shift starts at 8. I was required to join the union by my boss, and he discharged me for being a union man afterwards. When he first engaged me he told me if I was a union man I could not get the job. I think the union is a good thing. I paid the \$20 assessment, and I had no suspicion that that was levied to help out the officers. I heard some outside talk, but I paid no attention to it. I think that assessment was necessary, because all the bosses were combined in a pool, and in case they tried to fight us, we would have no union beer; consequently we would have something to rely upon, and if we could not do any better, build a coöperative brewery. The intention was that if the bosses did not attack us, there would be a vote taken upon this six months from the day the money was levied, and if there was no necessity of using the money; it should go back, to be distributed again to the members.

Cross-examined by MR. WILLIAMS.

I am not a boycotter, but I believe in it. If a union man should be discharged from a brewery for no cause whatever, and should be thrown in jail or kicked out into the street, it would be the business of the union to try and defend him. I do not think it wrong for employers to defend their members. It never occurred to me that the \$20 assessment was levied to bring about a fight. There are quite a number of breweries in town now who have non-union men working for them. I do not know why they are not boycotted. I never heard a boss express any kindness for the union; but I have heard them express their dislike for it, and their hostility to it. The boss said to me once that the United States Brewery bosses made money during the boycott, and if he could make as much money during the boycott as they did he would like to have a boycott himself once in awhile. He told me that Fuhrman was fooling all of us, and that he would eventually be the man that would come out ahead of it. I have worked in the National Brewery, and all we got as helpers was \$60 a month. We had to get up at 4 o'clock in the morning and work till 7 o'clock at night, and never had time enough to eat. Under union rules the helpers get \$78 a month, and then they have a stableman to every nine horses now, and at that time I had to take care of nine horses myself, in addition to working as a helper. I used to work in the South San Francisco Brewery. A man worked there for \$25, \$30, and \$35 a month and board, and the board was worth \$16; that is what the bosses paid for it, and we had to go to certain lunch houses and eat. We had to sleep with three men in a room about 12 by 12, on a straw tick, and we had to furnish our own blankets.

## TESTIMONY OF MARTIN DERGANS.

Sworn. Examined by Mr. McGLYNN.

Have worked as a brewer in this city since 1885. Before the union received \$50 a month, which was the common wages at that time. Had to start to work at 4 o'clock in the morning, and I quit whenever I was done; sometimes 6, or 7, or 8, or 9, or 10, sometimes as late as 10:30 at night, and on Sundays half a day, and sometimes more than half a day—about eight hours on an average on Sundays; sometimes more than that, and had no holidays. I roomed in the brewery, and was called up at nights. In 1887 the boss had me join the union. As a union man I now get \$17 in the cellar or \$15 in the wash house. Before the union I worked in the cellar for \$50 a month. When I work on Sundays I get extra pay, also holidays. I had a regular time to be called at night. Sometimes it would be 12 o'clock or 2 o'clock, and if I got up at 2 I didn't get up at all again. I would have breakfast about 6:30 or 7. Now I go to work at 7 o'clock, and have my breakfast before going to work, and quit at 5 in the afternoon. I do not know of any special favorites of Mr. Fuhrman's in the union. I am not one of them, and I have not been treated unfairly by him and have not received any special favors from him. I have to take my chance as it comes, and it is the same with all the other members. I think the \$20 assessment was necessary, because I expected there would be some trouble, and if we did not have any money we could not do anything. We all knew that there would break out a war, or something like that, and if we had no money it would leave us in a hole. If no trouble arose we expected to get the money back and it was so stated in open meeting. We had no fears that anybody would run away with the money. There are over 200 members in our branch, and only two voted against the assessment. I was discharged last February by the boss for being a union man. I have asked to work at different breweries, and have been refused on account of being a union man.

Cross-examined by Mr. WILLIAMS.

The long hours that I had were in the Bavaria Brewery, which was the first brewery I worked in. I worked there over five years. My average working hours were more than fifteen hours a day. I would work long hours two or more days in the week. I got \$50 a month, but no board, and had to furnish the clothes for the bed. After I joined the union I did not have to work those long hours without getting extra pay. I knew at the time the \$20 assessment was levied that we were to be locked out. I heard my boss talking about it; he said the brewer pool was strong, and it would not be like it was some years ago; and in case they had a fight the brewery would have strength to defeat the union. I heard rumors all around that they were going to attack us. It is three months now since I have worked, and I get a little pay from the union, but I decline to answer how much.

[The further hearing of the matter was then continued until the next day, June 23, 1892, at 1:30 P. M.]

THURSDAY, June 23, 1892.

## TESTIMONY OF FRITZ WOLBER.

Sworn. Examined by MR. MCGLYNN.

I was discharged from the Pioneer Malt House because I insisted upon their paying me overtime for Sunday work.

Cross-examined by MR. WILLIAMS.

The foreman showed me a card, which was put up in the malt house, specifying that new rules had been adopted.

## TESTIMONY OF HENRY WREDEN.

Sworn. Examined by MR. MCGLYNN.

I have had apoplexy, and my memory has failed since that time. I remember part of the United States Brewery trouble in 1888. I don't remember whether I was on the Executive Committee of the Brewers' Protective Association. I was a witness in the trial against Rudolph Hagen, and remember part of my testimony. I can't remember whether I testified at that time whether I was a member of the Executive Committee. I wish you would leave me off the stand. I am not fit to give testimony; it gives me an interior shock. [Witness excused.]

## TESTIMONY OF RUDOLPH MOHR.

Recalled. Examined by MR. MCGLYNN.

The suit against Hagen was for an accounting. There were several suits. I think that Mr. Rohrbacher and Mr. Hagen were sued jointly for an accounting of in the neighborhood of \$15,000. I am not sure whether it was for a return of the money or for an accounting. I was present at the meetings of the Executive Committee. There were \$6,000 given personally to Mr. Hagen, and I think more. He presented no account to the general meeting of the money he spent or how it was spent. He drew the money without an O. K. from anybody. There were no minutes kept of the Executive Committee meetings. Mr. Rohrbacher and Mr. Hagen constituted that committee. The association had a Board of Directors, but we did not call that an executive committee. The Board of Directors could not get any account from Hagen and Rohrbacher. I don't know whether there is any reference in the minutes of the meetings of the Board of Directors of the money being spent. I read the minutes of the Board of Directors at the general meeting, and so far as I remember I was not instructed to omit any portion of them. If I had received any such instructions I think I would have remembered them. I was present at nearly all the meetings of the Board of Directors. There was no such thing happened at any meeting that I was present at, as a mention that the Labor Commissioner should be seen with a check. I may have missed a meeting or two, but I think I was at all the meetings during that time. Hagen was authorized to

receive money from the Treasurer on his own request, and received it by check. We have a system of drafts on the treasury signed by the President and Secretary, and then he gets his drafts on the Treasurer and the Treasurer gives him a check. There was one item of \$4,500 for which one draft was issued on the Treasurer at the request of Mr. Hagen. At the request of Mr. Hagen I went and I got him two checks for that from the Treasurer, one for \$2,000 and one for \$2,500, and I delivered the checks myself to Mr. Hagen. The reason given for the drawing of that money was to settle the boycott, and he gave no other item of account or expense. There was another draft for \$1,000, and he gave no reason for drawing that, except that it was needed for boycott expenses. In the meetings of the Board of Directors I don't remember that there was any talk or mention of the advisability of seeing the officers of the federation with money, and I don't remember that there was any money drawn for that special purpose. There were no insinuations uttered at that meeting to that effect. I was not present at any meeting of the Board of Directors where Mr. Hagen reported, or intimated, that he had seen them.

I want it distinctly understood that I have never accused anybody of bribery, and have not used the word bribery or bribed; the only one who has used those words has been Mr. McGlynn, and I want it distinctly understood that I don't accuse anybody of receiving a bribe or making a bribe. I don't remember who insinuated at the general meeting that the labor leaders had been seen, but that was the general impression that everybody naturally received, because the Boycott Committee refused to account for the money. The Board of Directors had no knowledge of where something like \$15,000 had been expended, which Hagen and Rohrbacher had received. I do not remember whether any money had been offered to Mr. Wahl, of Sacramento. The Board of Directors might have done that without my knowledge. Our minutes have no account of any money sent to Wahl. As a matter of fact, I will state that Mr. Wahl never received a cent, neither did the Columbus Brewery ever receive any.

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#### TESTIMONY OF HENRY F. FORTMAN.

Recalled. Examined by MR. MCGLYNN.

At the time of the United States Brewery boycott, there was no agreement between the United States Brewery and the Federated Trades that only union men should be employed. The old agreement had been broken by the Federated Trades in the first place, by refusing admission of non-union men to the Brewery Workmen's Union. In consequence of that, the Brewers' Association published an open letter against the Brewery Workmen's Union, notifying them they would hire whomsoever they pleased. The document now shown to me is the old Wieland contract I refer to. The open letter was published in May, 1888, four or five months prior to the boycott. The members of our association are members of the United States Brewers' Association. That open letter was not published on account of any request or demand from the United States Association. The paper shown me is a copy of it, and it was issued to the members, but not to the Brewers' Protective Association. The United States Brewers' Association does not recognize any

branch association, but it has a right to make a demand on its individual members. I do not remember that it was indorsed by our association, but I think they paid the expenses of publishing it.

[The documents are marked Brewers' Exhibits 8 and 9.]

I gained my impression that money had been used on the labor leaders from the Boycott Committee, composed of Rohrbacher and Hagen, from their insinuations. Rohrbacher told me several times that you people came very high, but we would reach our object in the end. Rohrbacher had the privilege of drawing money, and Hagen was his assistant in the Boycott Committee. The Boycott Committee had the sole management of the defense fund, and consequently Rohrbacher had the sole right to say what should be done, and he selected Mr. Hagen as assistant, with full power to act. Every dollar of the money that was drawn after I became President was approved by the Board of Directors; what was done before that I don't know. The sum for which an accounting was demanded was fifteen thousand and some odd dollars, and \$24,000 that the United States Brewery should prove losses for that they had drawn on account of the boycott, and there were some \$1,200 that the receipts were shown for. At the meetings of the Board of Directors Rohrbacher would advise that certain cards should be published in the papers, and would report against all parades, etc., and they would try to assist him. The United States Brewery received money on account of losses, and for losses that their customers had received. I don't know how much detective hire amounted to. Rohrbacher and Hagen handled the funds. Mr. Tobin's name was never mentioned at any of our meetings. I never instructed the Secretary to omit any portion of the minutes when reading them at the general meeting. During the boycott there was no account demanded for what purpose the money was intended.

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TESTIMONY OF J. J. TOBIN.

Sworn. Examined by MR. MCGLYNN.

I was Labor Commissioner during the year 1888. I conducted an investigation into the trouble between the brewery workmen and the United States Brewery. A certain gentleman, who is a near and close friend of mine, spoke to me upon the subject of a bribe being offered me. When doing so he put in the first place, as a matter of honor, that what transpired in that line should not be disclosed, and I declined to go into the matter.

Cross-examined by MR. WILLIAMS.

I cannot disclose the nature of the conversation with my friend, and I decline to answer whether he stated to me that he was sent by the Brewers' Protective Association.

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TESTIMONY OF DIEDRICH BUCKING.

Sworn. Examined by MR. MCGLYNN.

I am proprietor of a cooper shop, and make beer kegs. I have supplied the Coöperative Brewery with kegs. I have refused to supply

them because I was afraid I would lose some of my other customers, as I had been informed so by parties whom I do not remember. Mr. Towle told me if I sold any more kegs to the Coöperative Brewery he would not take any more of me.

Cross-examined by Mr. WILLIAMS.

I think I lost a couple of customers by selling to the Coöperative, but they came back again.

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#### TESTIMONY OF GEORGE WINDLER.

Sworn. Examined by Mr. McGLYNN.

Am proprietor of a cooper shop. I had a contract with the Coöperative Brewery to do some work, and gave it to a third party because I was afraid of not getting paid. I sold them about fifty kegs a couple of weeks ago. I refused to do work for the Coöperative because I was afraid of other breweries. I would sell them kegs now if I got the money.

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#### TESTIMONY OF ADAM HOLLY.

Sworn. Examined by Mr. McGLYNN.

Am a brewer and maltster. When the union was organized I worked in the National Brewery. Mr. McLaughlin took us down to the union office and had us join the union. There were several men in the brewery that were picked out that were not taken into it. They could not get any applications. Mr. McLaughlin refused to recommend them. They were men that were taken in from the streets and were scabs, and were not competent brewers. Under union rules the wages were increased and the hours were shortened to ten hours a day, and on Sunday we received overtime. I was discharged because they said I had been boycotted. I asked him for a written certificate as to why I was discharged, but did not get it. I paid the \$20 assessment, and considered it necessary. I overheard a conversation among the bosses when I worked at San José; they were talking with some of the bosses from San Francisco, and their conversation led me to believe that there would be a lockout.

Cross-examined by Mr. WILLIAMS.

I approved of the boycott on the Jackson Brewery. The \$20 assessment was collected for a defense fund in case there should be an attack made, and we could not get any beer from any other brewery, then we would have money enough to build a brewery of our own. That money was to be returned in case there was no attack made. The money has not yet been returned. I do not think that the officers of my union make any money during a strike or boycott, and I know that Mr. Fuhrman worked for \$2 a week during the whole United States strike, and his salary was raised to \$25 a week, and he reduced it himself to \$15, and he is willing to reduce it down to nothing, or to a few dollars a week; he has stated in meeting that he would further reduce it, and it was objected to. When I got my job at the National Brewery last, I



came from our employment office. There were some men ahead of me, but they were not fit to fill that particular place in the National Brewery, and so I was sent out. I was the first competent man in order. They wanted a man that they could use in all parts of the brewery. After the United States strike was over they paid Mr. Fuhrman all of his back salary, amounting to something over \$400.

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## TESTIMONY OF ALFRED FUHRMAN.

Sworn. Examined by MR. MCGLYNN.

I am the General Secretary of the Brewery Workmen's Union, and have been since 1887. The Brewers' and Maltsters' Union was organized in August, 1886. On the second day of October, 1886, I organized the San José Brewers' Union. In 1887 there was a strike in the Philadelphia Brewery, which resulted, on the 22d day of July, 1887, in absolute surrender of all the brewers in San Francisco, and after that they accepted all our requests or demands, and every brewer in San Francisco and Oakland became a unionist. The wages were slightly raised, in some cases very materially raised, and the working hours were cut down to ten hours. Previous to that men were compelled to turn out at 4 o'clock in the morning, the usual time being from 4 to 5. When I first addressed the men at Turn Verein Hall, about two thirds of the men were drunk, and the balance were asleep. I found that owing to the fact that these men were compelled to work early in the morning without having any breakfast, and naturally being compelled to work at the beer business they drank beer, and it happened many times that the men were drunk in the forenoon; that they were in fact drunk before they had any breakfast. The men were compelled to sleep in the breweries, which had a demoralizing effect on them, and very few of them were married, because they could not afford to maintain families. I found also that before the union was organized a man could hardly obtain employment unless it was through the intervention of a middleman, either a saloonkeeper or a boarding-house keeper, and often \$5 to \$10 had to be paid to such broker. I do not speak from my own experience, as I never worked in a brewery or malt house. I only give you the result of my investigations. These evils were remedied after the Philadelphia fight. From the time when we first organized these people, in July and August, 1886, I never received a cent, except once \$4 75 to go to San José and return, to organize the San José people, and another time they offered me \$25, which I accepted after the Philadelphia fight was won. In August, 1887, they elected me Secretary, and it was on the 13th of August that I drew my first pay. My salary was \$14 a week. In 1888 they raised my salary to \$15 a week. In September, 1887, the Boca branch was organized, and the Boca Brewing Company was unionized.

On July 22, 1887, the contract was entered into between the Federated Trades and the Brewers' Protective Association that none but union men should be employed, and that the contract would not be altered except by the consent of both. In March, 1888, the National Brewers' Association issued a manifesto wherein they declared against unionism in general, and that they would sever all their connections with trades



unions all over the United States at the expiration of existing contracts and the result was lockouts and strikes all over the United States, most of which the National Association won. Our contract specified no time of termination. The latter part of 1887 the beer drivers were organized, and the brewery proprietors declared to their employes if they joined they would be discharged, and the men in the Jackson Brewery were told if they severed their connection their wages would be raised. Their wages were raised \$5. In the spring of 1888 we effected a temporary organization in Sacramento. Our name was first the Brewers and Maltsters' Union of the Pacific Coast. The organization joined the national organization after about nine months, and its name was then changed. We kept on organizing over the coast. In July or August, 1888, we were compelled to ask the Federated Trades to request proprietors to abide by their agreements, as they were commencing to employ non-union men and to discharge union men—notably, the Chicago and the United States, and on the first of September, 1888, a boycott was levied against the United States Brewery, owing to their refusal. Our members were shortly afterwards all locked out. They were all discharged and black-listed. Black-lists were circulated in all the breweries.

The first black-list of the United States Brewery was issued in October, 1888, and contained about 148 names; some names were added and other names were stricken out. I have the black-list now as corrected.

The union issued a list of the members in bad standing—of the members who had gone back on their principles, and those who had not. The list fell into the hands of a scab, who offered it for sale to the brewery proprietors, who bought it, and had it photographed and copies sent to every brewery. Anybody who was black-listed could not obtain employment. During the United States fight we were compelled to board, and to clothe, and to house all our men. At one time there were 200 men who were out of employment at that time on our hands. Hoodlums were engaged to intimidate, to browbeat, and to attack our members; and at a picnic we held at San José, attacks were made upon our men. In June, 1889, the contract was entered into between the Brewers' Protective Association and the Federated Trades.

[It is in evidence here, marked Brewers' Exhibit 7.]

The Brewers' Protective Association constantly violated their agreement, and we announced that the contract was at an end, and that the boycott must go again against the United States Brewery. Then the United States and Albany Breweries withdrew from the association and unionized their breweries, and we made entirely new working rules again. The remaining brewers in San Francisco thought it best to unionize likewise. Under union rules we found that the great majority of our men commenced to have households of their own, and a great number got married. Before the union was organized there were not more than 15 per cent of the men married, and there are to-day almost 70 per cent. We made it a rule that no man should sleep in the brewery, in order that men should not be compelled to work at all hours of the night, and then the brewers were compelled to hire night men. We made these working rules in 1889. On the 22d of September, 1889, all the breweries in Sacramento were unionized. In February, 1890, the organization held a convention of all the representatives of branches on the coast, and it was decided that men should

nine hours, and wages should be increased \$1 per week; also to restrict Sunday work, to introduce legal holidays as days of rest, and to increase the pay for overtime from 35 cents to 50 cents an hour. We submitted these rules to the brewery proprietors in San Francisco and vicinity, and they adopted them. That was the first time that brewery workmen in any part of the world worked only nine hours a day. On other parts of the coast gradually similar concessions were made by the brewers. In May, 1891, an alteration was made in the existing working and pay rules by abolishing Sunday work entirely and abolishing holiday work entirely; and if men were compelled to work on those days, they were to get 50 cents an hour, and all these contracts went into effect all over the coast. In Seattle we succeeded in raising the wages even more, the minimum wages being \$17 per week, while on other parts of the coast it was only \$15.

When the California Brewers' Protective Association was formed we saw that all the breweries had united in a pool, and as statements of their intentions to break us up were constantly reaching us, we had good cause to be alarmed. All our endeavors to induce the members of this trust to withdraw from it, or to make it imperative for the trust not to adopt any measures against labor, were fruitless. In October, 1891, we laid the matter before our members. It was then rumored that our men were to be locked out on November 1st. The Executive Committee resolved to lay the entire matter before all the branches.

[The further hearing of the matter was then continued until Friday, June 24, 1892, at 1:30 P. M.]

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FRIDAY, June 24, 1892.

TESTIMONY OF MATTHEW NUNAN.

Sworn. Examined by Mr. McGLYNN.

I was a member of the Brewers' Protective Association in 1888. The measures to render the boycott on the United States Brewery ineffectual were left to Rohrbacher and Hagen, and I acted as assistant to them for awhile. I don't know how the boycott was settled. While I was a Director there were some talks that there was money to be used, but for what purpose I don't know. I do not remember waiting upon Chief Crowley in connection with that matter, and I never heard of any money being paid Chief Crowley for his services in stopping the boycott. I know of no instance where a loan of money or a gift of money was made to the labor leaders, and I don't remember any such report in our meetings, and I had no impression that any money had been used. Rohrbacher said it was necessary to have a certain amount of money, but I don't know what it was for. During my term as Director there was no boycott levied by our association against the Fredericksburg Brewery, and I don't remember of any measures being taken to injure that brewery.

Cross-examined by Mr. WILLIAMS.

To some extent the arbitrary rules and exactions of the union have interfered with my business. They compelled me to take an extra stableman when I didn't want him. I went to my stableman and asked him

if he was able to take care of the horses, and he said he had taken care of them for seventeen years, and there was no reason why he couldn't do it now. The men coming from the union were more obedient to the union than they were to me. Since I broke away from the union I have not reduced the wages nor increased the hours.

Reexamined by Mr. McGLYNN.

Since I went into the union the average of wages is higher, but certain men I paid more. The only black-list the association had was where men did not pay for their beer.

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#### TESTIMONY OF OTTO FAUSS.

Sworn. Examined by Mr. McGLYNN.

I was a member of the Board of Directors of the Brewers' Protective Association in 1888, and attended most of their meetings. I do not remember either Mr. Hagen or Mr. Rohrbacher making any reports of the money they expended. They had full power to act, and the Board of Directors approved of that power. They never stated what they wanted money for. There was never any report of Chief Crowley's services made at any meeting, and I don't think there was any money paid him. I understood once that a detective was hired, but we had nothing to do with it. That was left entirely to Rohrbacher and Hagen. Chris. Wahl, of Sacramento, was to receive some money to stop sending beer down here, but he wanted too much, and so the association let it go, and they never paid him any money. I think there was a black-list for people who didn't pay for their beer, and I think there was a black-list about certain workmen, but I never saw it. The agreement between the Workmen's Union and the association lasted about six or seven weeks.

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#### TESTIMONY OF CHARLES WILMOTT.

Sworn. Examined by Mr. McGLYNN.

I am foreman of the San Francisco Stock Brewery. I have held some shares in that institution. In 1888 we were a member of the Brewers' Protective Association. In the general meetings I have heard read reports of the progress of the committee having charge of the United States Brewery boycott. All the report they made was that they were progressing favorably, and there was no reference to the amount of money spent. At some of the meetings there might have been some mention made that the Labor Commissioner was the proper person to see, considering we were suffering injustice, but not in the sense in which you speak of seeing. I don't know that bribery was ever rumored about, but there was a great deal of dissatisfaction when the committee refused to give the accounts of how the money was spent; they never did give a financial report; they absolutely refused to do it. There was never any mention in the general meeting that anybody had been bought with the money. There was considerable dissatisfaction amongst the members, because they thought the committee should not be trusted with

so much money without knowing where it was going. The business was put in the hands of the Directors, and they put it in the committee, and were apparently satisfied that the committee were doing all they could to bring about a settlement; and I don't think the general meeting hardly knew it until after the thing was settled and the deficiency was found out.

Cross-examined by MR. WILLIAMS.

There was a man by the name of Wessels, who had worked in the Stock Brewery before I came there, but he was working at the Point Distillery. Afterwards he got out of employment, and I had a man that didn't suit me, and I tried to get Wessels. I went to Mr. Fuhrman about him, and asked him to send him to me, but he said it would displace a good union man to send him to the Stock Brewery, and I had to keep the man I had, who was very incompetent. I remember several of the men saying they were treated badly by Fuhrman, and one of our drivers said he got up to speak, and he told him to sit down, and he sat down, for Mr. Fuhrman was very autocratic.

Reëxamined by MR. MCGLYNN.

Wessels afterward went to work for the Washington Brewery, and I never had any conversation with him as to whether he preferred to come to me. At first he seemed very anxious to come, but he said he was debarred from coming to the Stock Brewery. I did not inform the Secretary of that, and didn't trouble any more about it; I got along the best I could.

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TESTIMONY OF FRITZ KRUG.

Sworn. Examined by MR. MCGLYNN.

I am proprietor of the New York Malt House. Before the union was formed the men started in at 5 o'clock in the morning and worked until 6 or 6:30. There were men there at night. The pay then was \$60 a month, the lowest. When the union was formed the men commenced work at 7 o'clock and worked until a quarter to 5, and received \$17 a week. The men got paid overtime for any work at night. There were plenty of old hands I had working for me before the union started, and they had to commence work at 7 o'clock and work right through, and they could not stand it to work nine hours right through in a malt house; they would sooner have it the other way. Six months ago I paid 50 cents for overtime, now I pay 35 cents.

Cross-examined by MR. WILLIAMS.

The work in a malt house is very different from that in a brewery. In a brewery, if you are not done when they quit it can be left over; but in the malt house it has to be done at once or it is spoiled, owing to the fermentation of the malt, and it is hard to have all that work done between certain fixed hours, particularly so in hot weather; and there is apt to be more overtime in a malt house than in a brewery, and there is more time when the men are doing nothing. There is nothing in the work that requires particular skill, and if a man is willing to do the work we can break him in in three weeks. When the hours of labor were reduced we were obliged to employ more men to do the same work.

Reëxamined by MR. MCGLYNN.

If a man quit at 5 o'clock, you had to put a man on to complete the work he didn't do. Sometimes when we would send for a man to the union we would have to wait over a day to get him. In the summer they won't work in a malt house, but in the winter you can get plenty.

Re-cross-examined by MR. WILLIAMS.

If we sent for a man we had to take anybody they sent, whether good or bad. If we had a good man and he started to work five hours overtime, or started five minutes sooner, the men would report him right away, and he would be fined or discharged.

#### TESTIMONY OF JOSEPH SCHWEITZER.

Sworn. Examined by MR. MCGLYNN.

I am the proprietor of the Empire Malt House. Before the union was formed I would hire green men sometimes, and I wouldn't pay them as much as a man who knew the business, and I would raise him gradually. Men would sometimes come who were starving, and I would give them \$1 50 or \$2 a day. Yardmen I paid from \$50 to \$60. Brewers and maltsters I have paid as low as \$40, when I boarded them myself I paid them \$30 and \$40 and gave them board and lodging. If I take an apprentice and teach him, he would have to work for \$40 as a maltster by that I mean green men. It would take him a week or two to get broke in, and then I would raise him to \$50 or \$60, although it might take two or three months before they would understand all through. The highest wages I paid was \$60. Sometimes the men would get up at 5 and sometimes at 6 o'clock. Even before the union I had some night men and some day men. The day men would get up at 5 or 6 o'clock and quit at 5 or 6, and I had another set to do the night work. I don't know what time they get up now. The foreman bosses the men. I paid my foreman \$75 a month. Now I pay from \$2 a day up. I don't pay the men myself; but if a man wants a job very bad to clean up around, if he gets \$1 50 or \$1 75 he is satisfied. I think the men in the malt house get \$17 a week now, but I do not pay an apprentice that much. My men work about half the day on Sunday, starting in about 8 o'clock; work has to be done in the afternoon, too, but all the men are not there. If a man has to work all day he don't have to work all day the next Sunday. They don't get any extra pay for Sunday work.

Cross-examined by MR. WILLIAMS.

The nature of my business is such that the men have to work on Sunday, and the malt is apt to ferment unless it is attended to at once. One time I rented a house to my foreman, which was near the malt house and my men were lodging and sleeping there at night, and the union made a rule that no man should sleep under the boss' roof or on any of his property, and the next day they all left the house.

Reëxamined by MR. MCGLYNN.

Generally I hire and discharge my men. The men on the m still get \$17 a week; the other men get from \$2 a day to There is a boy of seventeen or eighteen years of age w the yard who may get less.

## TESTIMONY OF AUGUST EGGLER.

Sworn. Examined by MR. WILLIAMS.

Have been a beer driver for nine or ten years in this city. I was forced to join the union in November, 1890. I was a member of the Executive Committee at one time, and attended most of their meetings. I resigned after about three months, because I didn't like the transactions that were going on there. There were some of the members who would spend the time at those meetings reading the papers, as they didn't understand a word of the German language, and didn't know what was going on. At one time a letter came in, and some of the members said they thought it best to translate it into the English language, so those people could understand it; but Fuhrman said it didn't amount to anything, and those people did not find out what was in it. The members of that committee did pretty much as Mr. Fuhrman said. I remember when a committee was appointed of the Beer Drivers' Union to regulate wages, and they recommended \$100 a month. Mr. Fuhrman said at first \$15 a week, and afterwards he got it a little higher, but he said he would not pay it; there would be trouble about it. That was before the Executive Committee. Of course they didn't know much about it, and they left it to delegates of the Executive Committee that were there, and it was sent to the Federation of Trades—\$23 a week. Sometimes when a man would get up in the meeting, Fuhrman would tell him to sit down, or not to get up. The President was supposed to preside at our meetings and call the members to order; but Fuhrman would sometimes get up and call them to order himself. On one occasion I saw him take the gavel from the Chairman. I was present at the meeting in Irish-American Hall when the \$20 assessment was discussed. Most of the drivers were opposed to it, and many of them wanted a secret ballot. There were at least two thirds who wanted an open ballot. About one third wanted a secret ballot. I heard Fuhrman say: "Those fellows, they don't amount to nothing," meaning the Beer Drivers' Union. I was not in favor of levying the assessment. I have withdrawn from the union, and had a hand in forming a new union. I had no benefit from the Pacific Coast Brewery Workmen's Union as long as I belonged to it.

Cross-examined by MR. MCGLYNN.

I worked for the United States Brewery about three years ago, and received \$65 a month. When I joined the Beer Drivers' Union I received \$90 a month. I now receive \$23 a week. When anything particular came up in the meetings of the Executive Committee it was translated into English. I considered that after paying all my assessments, etc., to the union, that my wages were reduced by it. I only paid \$5 on the \$20 assessment. I don't believe I have paid \$40 to the union in assessments. I am an officer of the new Beer Drivers' Union. I quit the old union because I would not pay the balance of the \$20 assessment. The new organization is not a union; it is a benevolent society only, and it don't regulate wages or hours. I believe in unions when they are carried through in the right way. I don't know what I would consider the right way.

Reëxamined by MR. WILLIAMS.

I was working at the South San Francisco Brewery when I joined the union, and remained there for six months afterwards, when they discharged me on account of the union rules. I was out of work three months, so that I lost \$300 by being a member of the union. I was suspended from the union, and they would not give me anything to

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TESTIMONY OF MORRIS ABT.

Sworn. Examined by MR. MCGLYNN.

Am a beer driver. Formerly worked in the Bavaria Brewery for eight or ten months, and left there about three months ago. I worked in the city previous to the organization of the union, and received \$50 a month without board and lodging. After the union started we got \$18 a week. When I received \$50 a month I was a helper; when I became a driver I got \$18 a week. I was discharged from the Bavaria Brewery because they suspected me of owning shares in the Coöperative Brewery. I got a paper from the President of the Coöperative Brewery to the effect that I did not own any shares, but they would not pay any attention to it.

Cross-examined by MR. WILLIAMS.

I started, in a joke once, the report that I had shares in the Coöperative. When I worked as a driver for \$18 a week I received \$5 less than the union rate. I never asked the boss for union rates, because I knew if I did I would be discharged. I did not drum up new trade. I simply delivered beer. We would start in at 5:30 in the morning, and would get through at 5 or 5:30. Sometimes we would get through at 6 o'clock in the morning, and then we would have to do some shipping. I had to bring in beer for the brewery also.

Reëxamined by MR. MCGLYNN.

The rules required that we should not start before 6 o'clock, but it took us half an hour to load up, and we would not start until 6.

[The further hearing of the matter was then continued until Tuesday, June 28, 1892, at 10 A. M.]

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TUESDAY, June 28, 1892.

TESTIMONY OF ALFRED FUHRMAN.

Recalled. Examined by MR. MCGLYNN.

I produce a private and confidential circular sent to all the members of the Brewers' Protective Association, which was adopted on April 1, 1888. It comes from the Pacific Brewery. The Pacific Brewery was sold out to the syndicate. The proprietors of the Pacific Brewery turned everything upside down when they left. Their office was swept and all their papers thrown into the yard, and in the yard, among all the papers thrown out of that office, a workman found this and showed it to me. On the minutes of the Brewers' Protective Association, June 20, 1888, you will find this identical resolution. This



retailer in Alameda who took beer from a brewery in Haywards—the New York Brewery. That brewery at that time refused to join the combination, and was thereupon boycotted by the members of the Brewers' Protective Association. I gave you a certified copy of a letter that was written in that connection. The original letter was sent to President Cleveland when A. Heintz, the Secretary of the Boss Brewers' Protective Association, was convicted before the United States Government of stealing several hundred thousand dollars through those Chinese return certificates. A petition was sent to President Cleveland to pardon him, and then the Federated Trades sent this letter. Many of the originals of the papers which I have were lost during the investigation before Commissioner Tobin. Especially I submitted one document before Colonel Tobin, which clearly demonstrated the black-list of the Brewers' Protective Association. That document was never returned to me. It was a piece of paper that read: "Black-list; date, May 7, 1888; name, M. O'Gorman; occupation, saloonkeeper; amount due, \$9; complainant, Jackson Brewery. A. Heintz, Secretary."

We knew of the existence and frequent use of this black-list. We knew, furthermore, of the black-list issued by the Brewers' Protective Association regarding our members. The Brewers' Protective Association, when they adopted that resolution of the 20th of April, 1888, and issued that proclamation expected it would be followed by a strike or boycott, as it had in the East; but we did not strike, because we knew better. We kept on waiting and preparing ourselves for the inevitable until the association attacked us by the discharge of our men and the employment of scabs. Then we declared a boycott. The fight lasted eleven months. During the United States boycott the first thing the Brewers' Protective Association did was to levy a boycott on the Fredericksburg Brewery, which was the only lager beer brewery on our side. Committees were appointed by the Brewers' Protective Association to wait upon the restaurant and hotel proprietors and request them to throw out the Fredericksburg and take other beer. They also levied a boycott on Chris. Wahl, of Sacramento, who furnished us with steam beer during that fight. They went so far as to buy up his notes, in order to ruin him, if possible. I know that, because Wahl himself told me, and several proprietors also told me. After the withdrawal of the Albany and United States Breweries from the association, the members of the association did all in their power to ruin those two breweries. The same course was pursued with the Coöperative Brewery. In the summer of 1891, when the Employers' and Manufacturers' Association was organized, the Brewers' Protective Association was again revived by the admission of the syndicate, which had up to that time not been a member of the Brewers' Protective Association. They then formed a new association, the Brewers' Protective Association of California. I have here the boycott plank in the plan or organization of the Brewers' Protective Association of California, which has already been introduced in evidence.

At this time, it having become evident that the Brewers' Protective Association would declare war and lock out our men, in order to meet any emergency that might arise it was decided to levy an assessment of \$20, which was carried by more than a four-fifths majority. The vote stood 370 for and 93 against the assessment. There were about 600 members subject to this assessment. All the members of our union,



with the exception of seven employed in the Jackson Brewery, complied with that resolution, and they refused to pay at the instigation of their employers. Those seven men were accordingly suspended. Before their suspension the Executive Committee of the council, at the request of the Federated Trades, waited upon the Jackson Brewery several times and requested them to use their influence in inducing these men to abide by the union rules, but without effect. The men were expelled on the 15th of January. Then all our remaining members in the Jackson Brewery and malt house were ordered on strike. The Jackson Brewery then became a thoroughly non-union or scab brewery. The Federated Trades then requested that brewery to unionize, which was refused, and a boycott was declared on the Jackson Brewery on January 16, 1892. The discharge of our members then commenced. They were discharged and black-listed. Since the boycott of the Jackson Brewery there have been about 200 men discharged for being union men. A boycott was declared later on against the National Brewing Company, they being the main agitators of the brewers' fight, and employing none but non-union men. With the exception of the Coöperative Brewery all the breweries in this city are now non-union breweries. But the syndicate breweries still have in their employ union men as well as non-union men. All the breweries, with the exception of the syndicate breweries, refuse to employ union men.

The salary that I have received as Secretary, has been from August to September, 1887, \$14 a week; from that time to September, 1889, \$15 a week; from September, 1889, to August 23, 1890, \$18 a week; from August 23, 1890, to June, 1891, \$21 a week; from June, 1891, to March, 1892, \$25, and then I cut my salary down again. In all these cases when my salary has been raised, it has been raised without my knowledge; generally, when I was absent from the city. I have several times reduced my salary voluntarily, but I have never asked for a raise.

Cross-examined by MR. WILLIAMS.

During the eleven months' fight my salary was \$2 a week, and after it was over they made up my back salary to me, and I received \$400. When traveling in the interest of the society, of course my traveling expenses were paid. I have no other business except as a representative of the Federated Trades. When I went up to Sacramento to unionize the breweries up there, I merely requested the proprietors to unionize, showing them that it was for their best interest to do so, and they all agreed with me in the proposition. I did not tell them if they did not unionize that we would make war upon them, although they may have thought so. I don't think they unionized because they were afraid, but that they really saw that it was inevitable that it had to come. I went up north and unionized some of the towns up there. We had several interviews with Reinhart, and we showed him that it would be unjust for him to remain outside when his competitors had and were willing to unionize, and that it was best for our mutual interests for him to unionize. He refused to unionize, and we left the whole matter to the Trades Assembly in Portland with full power to act, and they levied a boycott upon him, which lasted about five months. We sent two men from here to represent our union in that fight, and paid them for their time. We spent more or less money in prosecuting the Reinhart boycott.



At Spokane Falls the brewers unionized readily. The demand we made upon the United States Brewery was that they should comply with their contract that they would employ none but union men. They had employed a man who was a non-union man. We called their attention to the fact that they were violating their agreement, and we were received very brusquely and told to get out; that they would run their business as they damned please. It was not necessary for them to discharge the man in order to comply with the agreement, because the man could have been asked to join the union. Of course, if he refused to do that, they would have to discharge him and hire a union man, as the contract called for. The man was not discharged, and the boycott was placed on the brewery. That boycott was asked for by the representative of our union of the Federated Trades. In order to enforce that boycott we issued circulars and had parades, and did anything that was lawful to win the fight. We appointed committees to wait on saloonkeepers, and they asked saloonkeepers not to use United States beer. We reminded the saloonkeepers of the fact that their patrons consisted principally of working men, and that it was the desire of working men that they should not have scab beer there, and it would be a favor to labor to dispense with that beer and take union beer. Some of the saloonkeepers refused, and we got out circulars against them, and appointed men to stand on the streets and distribute the circulars, and persuade customers not to go into the saloons. We stationed guards around all the saloons we could, and tried to keep customers away by every lawful device. We never resorted to any violence. Our men were several times attacked by hoodlums paid by the Employers' Association. And after they had nearly succeeded in killing one or two of our men the saloonkeeper called them in and treated them friendly. Several of our members were warned not to do certain things by servants in the employ of brewery proprietors, because they had overheard the conversation between the brewery bosses, and they would tell their sweethearts. Such a warning was given in regard to the picnic at San José. A servant girl in the employ of one of the proprietors was told not to go to the picnic at San José, because there would be trouble, and the picnickers would be sat upon. We would find out where beer was delivered, both in San Francisco and in outside towns, and the beer was driven out in a good many places. That boycott was a very effective one, and the output of the United States Brewery was reduced by it from 46,000 or 47,000 barrels a year, to 31,000 barrels. We never did anything to worry the men who were employed in the brewery, and they were never assaulted during that time, and we never tried to get any of them to leave the brewery.

The property I owned in Oakland I paid \$1,100 for; the property that I did own in the Mission I paid \$100 cash and kept a mortgage of \$375. That is all the property I ever owned. The \$1,100 I borrowed from my friends, and put a mortgage upon the property in order to liquidate the indebtedness. Our union joined the National Union at one time, and was known as Union 16, but withdrew, owing to an illegal assessment of 10 cents per capita that was levied. We paid the assessment under protest to an arbitrator. They afterward acknowledged that it was illegally levied, but they said the illegality of it was made good again by the general vote which later on declared that the assessment should now be paid, because everybody else had paid it. We

rejoined the National Union in January, 1892. At the time we were member of the National Union we had been granted jurisdiction over the entire Pacific Coast. After we withdrew they formed another union here called Scab Union 16. The ten names that appear as applicants for the charter of Scab 16 were not actual brewers; they were all scabs. The majority of them had been members of our union.

Ours is the most democratic organization that ever existed of labor organizations. If a man does anything wrong, the charges against him are investigated by a Trial Committee of his branch; from the decision of the Trial Committee he can appeal to the Executive Committee; from the Executive Committee he can appeal to the general membership which is the highest tribunal. I have here the official bulletin of the council of January 9, 1891, containing the report of the Organizing Committee of the Federated Trades, regarding Scab Union 16. On the application for membership in the Federated Trades was denied. In applying for their charter, they gave many reasons. They state that the Federated Trades were disrupted here in San Francisco, and now was the time to disrupt our coast organization. They said that the brewery proprietors of San Francisco would hail with the greatest joy the advent of any scab organization, as long as it would go against that man Fuhrman. We demanded the discharge of these men from the National Brewery because they were scabs. We expelled them from our union because they went against its rules and laws; they were traitors to our union. They committed high treason against our union by joining a scab organization. The Federated Trades decided by unanimous vote that they had a scab organization. The National Brewery refused to discharge the scabs whom they had organized themselves. Scab Union 16 was mainly organized at the instigation of the members of the National Brewing Company. The Federated Trades levied a boycott when the National Brewery refused, which lasted about thirty-six hours, when they made a contract granting everything that we wanted.

The \$20 assessment was not designed to bring on a war; it was levied to avoid a war, and it accomplished its object. Eastern beer is now sold here again. Before the union was organized it was sold quite extensively here in San Francisco, and in the Pacific States. After the Philadelphia, and especially after the United States fight, we made an extensive canvass against Eastern beer, Eastern beer at that time being likewise non-union beer. We succeeded in driving all the Eastern beer out of San Francisco, San José, Seattle, and Tacoma. We got all the beer out of San Francisco with the exception of the Louvre, which was at one time the only place where they kept Eastern beer. I think there are about two hundred of our men now out of employment. We have never employed violence in our boycotts, and have never endeavored to persuade them to leave breweries by the use of money. The assessment of \$20 amounted, I should judge, to \$12,000 or \$14,000.

Reexamined by MR. MCGLYNN.

In 1888 the United States Brewery was not the only offender against union rules; and the reason that it alone was selected for attack was that we thought we could combat the United States Brewery in order to concentrate our force on one point. The Executive Committee has no power to levy an arbitrary assessment.

It is the impression that the men who refused to pay the \$20 assessment in the Jackson Brewery were influenced by the proprietors, and that a concerted action was had on the part of the breweries in that matter to bring things to a crisis. I file the report of the Council of Federated Trades on Union 16. [Marked Brewers' Exhibit 10.]

The charter of that union was revoked by the National Union, and they did not uphold the action of the officers who issued it.

Re-cross-examined by MR. WILLIAMS.

The establishment of an employment office for a union strengthens the control and discipline of the union over its own members, and one of its effects is to absolutely exclude scabs. One of the helpers who went on a strike in the Jackson Brewery told me that he overheard a conversation amongst the owners that they were back of the refusal of the drivers to pay the assessment. When we induced a saloonkeeper to stop taking Eastern beer, we did not urge any special home beer upon him. We left it to his own choice, because in those days all the breweries were union breweries.

[The further hearing of the matter was then continued until Wednesday, June 29, 1892, at 1:30 P. M.]

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WEDNESDAY, June 29, 1892.

TESTIMONY OF CHARLES D. STONE.

Sworn. Examined by MR. WILLIAMS.

Am the manager of the San Francisco Breweries (limited), since October. Since I have been manager the Brewery Workmen's Union have not demanded the discharge of any drivers of ours. A committee from the union had a conference with a Mr. Milburn, in which they requested him to state that they would discharge any men who were not in good standing. Mr. Milburn replied to them by letter declining to accede to their request, saying he should leave the men free to act as they saw fit—to belong to the union or not. We do not ask our men any questions. We have not discharged any men, either because they were non-union men or because they were union men. I have the books of the corporation under my direction, and I find no direct evidence that my predecessor ever paid Mr. Fuhrman any money in the way of a subsidy.

Cross-examined by MR. MCGLYNN.

Our corporation is a member of the Brewers' Protective Association. There was a resolution passed by the association that all workmen affiliating with the Federated Trades should be discharged unless a certain boycott was lifted, but we were excepted from its workings. We have had occasion many times to apply to the union office for men, but have never had any complaint as to the slowness with which they were supplied. I have never paid any money to Mr. Fuhrman. He never did anything for us since I have been there to entitle him to be paid anything. I have never heard any statement that we were specially

favored by the union, and I should think we were specially worked against by the union. I discharged a man from the Philadelphia Brewery who took our paste pot and brush and left his work during working hours to post up boycott circulars. He was arrested, and I discharged him. I discharged another from the Wieland Brewery who had a saloon that his wife owned who was selling our beer, and took Washington Brewery beer also. I discharged two others from the United States Brewery for selling our beer and advocating the interests of the Coöperative Brewery at the same time. I discharged two yesterday for advocating the interests of the Coöperative Brewery, and asking people to keep away from the saloon that was taking beer from the brewery where they were working—asking to keep away because they would not take Coöperative beer.

Re-examined by MR. WILLIAMS.

I have heard it stated a great many times that Mr. Fuhrman was the pay of the syndicate before my incumbency. Of course it is possible for a sum to have been paid Mr. Fuhrman, as you suggest, and charged up under the head of malt or other supplies without detection but you would have to take more in it than the manager. The cashier and the bookkeeper would all have to know it. The system of checking is better than that. We pay the same salaries we have always paid. The only reason that our company has lost more trade by the action of the Coöperative Brewery than all the other breweries combined, I think, that I have discharged some men for advocating those claims and they immediately became solicitors for the Coöperative Brewery. About as fast as we discharged them they went to work for the Coöperative.

Re-cross-examined by MR. MCGLYNN.

I would consider it a convenience to have a place where men could be hired, and an inconvenience to have a place where you must hire them.

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#### TESTIMONY OF B. H. ABRAHAM.

Sworn. Examined by MR. WILLIAMS.

I have been working as a brewery workman quite a number of years. I joined the union in July, 1889. At that time I was working in the Pioneer Malt House. I remained a member of the union until 1890. I belonged to Branch 1, and always attended its meetings. There was a man by the name of Tom Young who was out of employment, who was kicking because he didn't get his show. He said that as it was his turn he ought to be sent out, and instead of that they sent somebody else when he got to the top of the list he was passed over and somebody else got his chance, and Mr. Fuhrman told him to shut up or he would throw him down the stairs. There was a man named Jake Walter who did not agree very well with Mr. Fuhrman, and he was expelled. There was some little excitement in the meeting. Walter wanted the union to join the National Union, and Mr. Fuhrman told him to be quiet, and he was sent out of the meeting and then I have heard Mr. Fuhrman say in the union that he would

what he said. I have heard him say: "If you don't do like I want you I am going to crush you;" he said that in German. He said: "I crush you, I crush you, everybody who is against me." He tried to crush me, but he could not do it so far. I have heard him call the members camels and wrestlers. There was a man by the name of Bill Hager, who wanted to go up north where he could have a chance to make money in land speculations, and he told Mr. Fuhrman that he would like to get a show to go up to Seattle or Tacoma, and Fuhrman said he had better stay here. He said, "Why?" Fuhrman said: "Now, here; I don't want you to go there; you are not a good union man and I want you to stay here." And afterwards there were men went up there three or four times, but he would not let Bill Hager go. There was a man by the name of William Smith, who had a wife and a lot of children, who wanted to join the union in order to get work, and Mr. Fuhrman said "No; there is no more work for him; he will have to seek employment some other place." Fuhrman told us that workmen ought not to marry; that it was not good to raise too many children, and workingmen could not afford to bring children up and attend to them the way they ought to, and if any women were brought to him he would tell them not to raise so many children. I belonged to the so-called Scab Union 16, but they were not scabs. The paper now shown me contains the names of the people who applied for the charter for that union.

All thirteen of the names there mentioned are brewery workmen who worked in breweries, although one or two of them may have been out of a job at that time. The six names mentioned on the circular issued by the Council of Federated Trades, which you show me, were not signed to the charter, so that the circular is a deliberate falsehood. Our charter was not granted in consequence of that letter. We sent an application ourselves, and it was granted to us on that application. We were at that time all members of the Brewery Workmen's Union of the Pacific Coast. The proprietors of the National Brewery nor the proprietors of any other brewery ever urged any of our men to send for that charter. We sent a committee to ask them if they would discharge us if we joined the International Union, and they answered that they would not discharge us so long as we were union members. The copy now shown me I distributed in the city here once. [Marked Exhibit 11.]

That circular was issued by a committee of Union 16. I was arrested for distributing it, and tried on a charge of libel, and the jury disagreed at two different trials. I think it was authorized by Union 16. I have seen the charter recently, and it contains the names of the members of the Executive Committee in New York. The names of the charter members are not on the charter. I have been attacked by a gang of the union men who knocked me senseless, and then had me arrested for assault to murder. I went into the saloon and asked for a glass of beer, and asked one of my old friends to take a drink with me, and another fellow came up to him and said: "I didn't know you were hard up for 5 cents like that to drink a glass of beer with a scab; why didn't you tell me, and I would have given you 5 cents." I said to this fellow not to be so saucy, that the trouble would soon be over, and I turned around to drink my beer and he knocked me down from behind. The jury acquitted me of the charge of assault to murder.

Cross-examined by Mr. McGLYNN.

I worked in a malt house or brewery during the United States fight. At the time I was attacked by the union men, after I was knocked senseless I was told that I was struck with a club by Mr. Fuhrman. I did not use a knife or stab anybody. I had to strike back, of course, to protect myself. There was a knife produced in evidence at the trial, but it was not mine. I have a copy in German of the charter of Union 16, which I now produce. We applied for the charter in December, and received it about the 28th of December. Our application is the only one that was made.

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#### TESTIMONY OF ALFRED FUHRMAN.

Recalled. Examined by Mr. WILLIAMS.

I have seen the charter of Scab Union 16; it had no names on it except those of the National officers, and is printed in German. Exhibit 10 is a copy of the proceedings as they appeared in the official organ of the National Brewers' Union. There are no rules in our union preventing commission drivers from doing business. We made a rule, however, that no new commission drivers should be created.

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#### TESTIMONY OF FREDERICK GROVERMAN.

Sworn. Examined by Mr. WILLIAMS.

Have been a beer driver for about two years. I was forced by my employers to join the union. Mr. Fuhrman bulldozed the crowd right along. Of course the men went there against their will, and they were not very quiet, and the men would get up and kick and get in a row and Mr. Fuhrman would stand up and bulldoze the whole crowd. I did not succeed, though. I was present at Irish-American Hall when the \$20 assessment was voted on. The majority seemed to want a secret ballot. You couldn't understand much of the meeting; the whole thing broke up in a row anyway. There was no vote taken at that meeting. When the vote was taken on the \$20 assessment it stood 75 to 37 against it. The men who voted against it afterwards declared they would not pay it, but a good many of them changed their minds, because they had to. Some of these men left the union and formed a benevolent society. I do not think the union was a good thing for the beer drivers. It made them mere tools. The union raised my salary a little.

Cross-examined by Mr. McGLYNN.

If I had not joined the union I would have lost my job. The boss told us we had better join to avoid trouble. Before the union I got \$70 a month in the Milwaukee Brewery. I am now working in the Milwaukee Brewery, and get about \$86 a month. About half my time is occupied driving and the other half in attending to the engine or the office. I only paid \$5 of the \$20 assessment. The proprietor did not give me to understand that it would cause me trouble if I refused to pay the assessment.

## TESTIMONY OF JOHN LUTGEN.

Sworn. Examined by MR. WILLIAMS.

Have been a helper on a beer wagon for about seven years. I did not join the union of my own free will. I was a member of the Executive Committee. Mr. Fuhrman had the most to say. There were twenty odd people composed the Executive Committee, but they might as well have been twenty beer kegs for that matter. The result of the vote on the \$20 assessment was 75 for it and 37 against it. When we had meetings it was generally pretty lively, but Mr. Fuhrman would take the gavel, and we had to sit down or pay \$1. It was generally talked among the men that Mr. Fuhrman could give a man a job or keep him out of one if he wished, but I never saw anything of it.

Cross-examined by MR. MCGLYNN:

Before I joined the union I got \$70 a month. I now get \$18 a week. I paid \$5 of the assessment of \$20. Nobody told me not to pay any more.

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## TESTIMONY OF W. J. V. MACKAY.

Sworn. Examined by MR. MCGLYNN.

I am the President of the Council of Federated Trades. I had some connection with the trouble in the National Brewery concerning Union 16. During conversations that I had with the proprietors of the National Brewery, there were intimations that Mr. Fuhrman was bribed, or under pay of some other brewery. Mr. McLaughlin, of the National Brewery, stated that Mr. Fuhrman was paid by the Syndicate to foment trouble in the outside breweries. That was shortly after the organization of Scab Union 16 by Mr. Hansen, of the National Brewery.

Cross-examined by MR. WILLIAMS.

Mr. McLaughlin said that Mr. Fuhrman was down around the syndicate headquarters a good deal, and that he was quite a friend of Colonel Denicke. I recollect that Mr. Fuhrman said that that didn't cut any figure in the matter; that he and Colonel Denicke belonged to the Turn Verein, and that he had business with all the breweries. The National Brewery boycott was settled in time for them to get their beer out upon the following Monday morning, and it was through Mr. Fuhrman that that was accomplished, and they were thereby saved an immense loss. If I had had my way, that beer would not have gone out on Monday morning.

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## TESTIMONY OF FRANK SCHRADER.

Sworn. Examined by MR. MCGLYNN.

Have been a beer driver for ten years. I am one of the organizers of the Beer Drivers' Union. At that time was working in the Chicago Brewery. Nobody forced me into the organization of the union. Our branch numbers about 165 or 170 members. It was understood that all matters of general interest were to be decided by a general vote of the



union, and that our union would abide by the majority vote. I acted two terms as President, and have presided over the meetings. I generally hold kind of cow-boy meetings. It takes a cast-iron man to rule a crowd like that, and you have got to manage some way to rule them, and when things got too hot for me Mr. Fuhrman would take place once in awhile at my request, and he would never do so unless I had to put somebody out myself, and he would take the chair while I was putting them out. The members were not very obedient to the ruling of the chair. My wages were increased by the union from \$16 a month to \$23 a week. I have been a member of the General Executive Committee, and I always had my say at their meetings. All important matters were explained in both English and German, and as to the parties who have complained that English was not spoken, they were asleep in the corner. Our branch of the union is no longer in existence. We do not hold any more meetings. The meeting at Irish-American Hall was a disorderly affair, and I do not remember any cries for an open ballot; you could not understand what they were hollering at. At the next meeting they demanded a secret vote. There was a vote taken at Irish-American Hall, but no one could count them. I am now working for the syndicate. When our members were out of employment, they would apply at the employment agency for work, and I never heard of any injustice being shown any man who was on the list. The men would take their turns.

Cross-examined by MR. WILLIAMS.

I have heard employers ask for a special man and get him. I never heard them ask for him and not get him. I was not the Chairman of Irish-American Hall. The second meeting was held in lower Metropolitan Hall. There were at least 150 beer drivers present. We voted on the assessment. The council objected to a rising vote; they wanted a secret ballot taken. It was taken in the presence of a committee from the Council of Federated Trades. The majority were against it on a secret ballot. Mr. Fuhrman is not a member of our beer drivers' branch and he had no vote in it, but he is permitted to give his opinion up on the floor. He has no right to preside unless it is requested. At the branch meetings Mr. Fuhrman was considered the representative of the entire union.

[The further hearing of the matter was then continued until Thursday, June 30, 1892, at 1:30 P. M.]

THURSDAY, June 30, 1892

TESTIMONY OF JOHN A. KRETSCHMAR.

Sworn. Examined by MR. McGLYNN.

I am at present bookkeeper for Mr. E. A. Denicke, and incidentally for other interests. I have been cashier of the San Francisco office of the Fredericksburg Brewery. I held a similar position in the San Francisco (limited) Breweries from August 1, 1890, until the 1st of September, 1891. During that time I had entire su-

cash of the syndicate, in so far that I knew for what purpose moneys were received and for what purpose expended. While I held that position no sum of money ever came to my notice as being paid to Mr. Fuhrman. There was never any demand or request on his part for any money; never the slightest intimation. If there had been I think I should have known it. During my cashiership of the Fredericksburg Brewery there were no demands nor requests made by him for money, and no money paid to him either as a gift or otherwise. From August, 1888, to June, 1889, I was the cashier of the Fredericksburg Brewery. The fact is it dates back from 1880 continuously.

Cross-examined by MR. WILLIAMS.

I was the cashier of the Fredericksburg Brewery up to 31st of July, 1890, then I took the cashiership of the San Francisco Breweries, and incidentally the cash of the Fredericksburg Brewery as well. The syndicate was organized somewhere at the end of June, 1890, and I was the first cashier. I remained in that position until the 30th of September, 1890, and I left a little before Mr. Denicke retired from the management. All cash and checks passed through my hands, and, in fact, I made entries of everything pertinent to cash, either drafts, cash, currency, or anything in the shape of money, or form of money. On minor amounts I had my own discretion, and on large transactions they were paid in the form of checks written out by me and signed by the General Manager and Secretary of the company. The checks for payments of money were drawn by the parties in whose favor they were written. Cash from the bank we got very seldom, because we always had a lot of current funds on hand. I generally understood the items of every money transaction. Of course the accountant would check up the account and verify it, and upon his verification the payments were made. Colonel Denicke drew money for expenses at several times, but I don't remember that any one item ever exceeded \$35, and he did not draw anything during the last six months or longer. Before that he would draw occasionally for incidental expenses, which were needed in the trade. The total expenses of that sort never exceeded \$35 for any one week, although we have at times paid out \$5, \$10, or \$20 for some donation or other, but a separate entry was made of that always. That continued from the time he took charge until about six months before he resigned, and then his health would not permit him to make any visits, and he never drew any money for expenses. There were about 600 men on the payroll, and I issued the checks for every one. I did not make them out, but after the accountant verified the payroll for each brewery, and the same was approved by the General Manager, I wrote out the checks and submitted them to the Secretary and General Manager for signature. I could not tell whether the men were all working in the brewery, but we had the foremen, in addition, to countersign each. I did not see Mr. Fuhrman in the general office of the Syndicate very often, but I would occasionally, and we were always on friendly terms. I don't think Mr. Denicke and Mr. Fuhrman had any private business together. The only means of knowing that I would have would be what I saw with my own eyes during business hours. They have had private consultations in the office sometimes.

Reexamined by Mr. McGLYNN.

In one sense of the word I was Mr. Denicke's Private Secretary, also, although I content myself with calling myself his bookkeeper. I attend to all his business though. I do everything that transpires, and I am pretty familiar with all his financial transactions. I remember distinctly that Mr. Fuhrman and Mr. Denicke have never had any private transactions of a financial nature.

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TESTIMONY OF RUDOLPH HAGEN.

Recalled. Examined by Mr. McGLYNN.

There was a man by the name of Henry Dryer who was formerly a driver of ours, and he left owing us \$1,850. He went next to the Union Brewery. I related the circumstances to them. I never got that money back, but the union prevented him from getting his position. He took our horses and our wagons, but the union prevented him from taking our customers. I never got back the horses and wagons nor the \$1,850. During the 1888 boycott of the United States Brewery I did a great deal of the negotiating with the Federated Trades people. Mr. Rohrbacher never reported to me any negotiations that he had with any of the leaders. I was acting generally at that time as the leader in the settlement, with the knowledge of Mr. Rohrbacher, and I believe that any transaction he might have had I would have had some knowledge of. Mr. Rohrbacher never stated to me that he had tried to bribe any of the members, and he never made any report that led me to believe he was trying to do so. I never paid a dollar to any member of the Federated Trades. I remember a party by the name of Frank Rooney once came up to the Brewers' Protective Association to the meeting, and demanded to see one of the members. I don't know whether it was Mr. Hagerman or Mr. Fortman, and the party afterwards addressed a letter either to Mr. Hagerman or to the association. I think there was some talk in the Board of Directors that this man should receive compensation for his services, but I would not swear to that. Mr. Rooney came down to the brewery several times and wanted to see Mr. Hagerman, and Mr. Hagerman always told him if he wanted to know anything to come up to the meeting. He was not one of the men I had any dealings with in settling.

Cross-examined by Mr. WILLIAMS.

I advanced Dryer \$1,850 cash to buy the route that a driver had in the brewery for the last twelve or fourteen years, which belonged to the commission driver, and he simply took my whole wagon, and horses, and route, and everything away, after running it about three months. I never sought to replevin the horses or the wagon and did not sue for the money, and never had him arrested. The union heard of it, and came over to my brewery and asked me to make a statement about it, and there was a law passed then by the union that no more commission drivers should be allowed.

## BREWERS' EXHIBIT 1.

## OPEN LETTER TO BREWERY EMPLOYÉS.

SAN FRANCISCO, September 11, 1888.

*To the Employés in Breweries and Malt Houses:*

On the 3d and 4th of this month you have asserted your rights as free men, and in the presence of your employers with your own handwriting have agreed to resign immediately from the Brewers' and Maltsters' Union.

By this action you have restored the friendly relations which existed between employers and their employés for a long time before trades unions created a constant enmity, that was not only provokingly unpleasant but also greatly disturbing in business, and which has certainly proved to be against the interests of both parties.

We feel that we owe, and hereby express, our thanks to you for the good sense you have shown in promptly resigning from the Brewers' and Maltsters' Union.

We will add and repeat the promises which were made to you in resolutions signed and published on the 26th of March, 1888, and hereby pledge ourselves that we will faithfully keep them, viz:

Full protection and continuance of employment as long as you perform your duties satisfactory.

The same wages and the same working hours which were stipulated under contract with the union.

At the same time we expect that you will strictly observe the obligation which you have taken upon you, viz:

Resign from the Brewers' and Maltsters' Union immediately, and not to assist said union any further in any form whatsoever.

We further ask you not to support the present boycott against the United States Brewery, but to do all in your power to counteract its effects.

It is necessary that you must be firm in this, for we cannot countenance any double dealings, and any one of our employés who will not live up to his promises may expect to be promptly discharged.

THE BREWERS' PROTECTIVE ASSOCIATION.

## BREWERS' EXHIBIT 2.

The following resolution was adopted upon the unanimous vote of all the members present at a meeting of the "Brewers' Protective Association," held on Tuesday, March 1, 1892, to wit:

"Resolved, That in the event of the boycott on the Jackson Brewery not being removed by Monday, March 7, 1892, then all persons in the employ of members of this association, affiliating with organization boycotting the said Jackson Brewery, be discharged."

W. A. FREDERICK,  
President.  
R. MOHR,  
Secretary.

## BREWERS' EXHIBIT 3.

## WORKING AND PAY RULES.

To settle all questions as to action to be taken in this brewery relative to employés, the following rules are announced and guaranteed to the employés who perform their duties faithfully:

## WORKING HOURS.

Nine (9) hours shall constitute a regular day's work, six (6) days a week's work.

The working hours shall be consecutive, with interruption for meals, except where arrangements can be made between the foreman and the employés as to shifts. As a general rule, work shall begin at 7 o'clock A.M. All work performed on Sundays and holidays shall be considered overtime, and to be paid for at the rate of fifty cents (50 cents) per hour.

## WAGES.

The following shall be the minimum wages paid:

Employés, wash house .....	\$15 00 per week.
Foreman, if engaged as such .....	17 00 per week.
Employés, malt house, cellars, and at brew-copper .....	17 00 per week.
First maltster and first cellarman, if engaged as such .....	18 00 per week.

Men engaged in wash house, cellar, and malt house combined, shall receive not less than.....	\$16 00 per week
Beer drivers, and four-horse shipping drivers.....	23 00 per week
Helpers, and two-horse shipping drivers.....	18 00 per week
Stablemen.....	17 00 per week

Wages paid weekly.

No employé shall be discharged because he is a member of any working union, nor any man be refused employment in case of a vacancy occurring, because he is a member of any working union.

Beer will be furnished to all employés free of charge.

OFFICE OF THE BREWERS' PROTECTIVE ASSOCIATION,  
ROOM 40, FLOOD BUILDING, San Francisco, February 13, 1892.

The following resolution was adopted at the meeting of the Brewers' Protective Association, held this day:

"Resolved, That the above working and pay rules be recommended to the members of this association for their adoption. In the event that any members of this association shall sign and post the above rules in his or their brewery, said rules shall be null and void from such date, and any member of this association who violates them, after having posted the same in the brewery, shall be fined \$500 for each and every offense.

W. A. FREDERICK  
President

R. MOHR,  
Secretary

#### BREWERS' EXHIBIT 4.

#### WORKING AND PAY RULES OF THE UNITED BREWERY WORKMEN'S UNION OF THE PACIFIC COAST.

*In force since May 1, 1891.*

1. Only union men, i. e., members of the United Brewery Workmen's Union of the Pacific Coast, shall be employed in all brewery and malt house departments.
2. In case of occurring vacancies, all necessary help shall be engaged through the employment office of the union of San Francisco, or through the union representatives of the respective branch.
3. No workman shall be discharged for upholding union principles.

#### WORKING HOURS.

Nine hours shall constitute a regular day's work, and six days a week's work. Under ordinary circumstances work shall be consecutive, with the interception of meals. Under extraordinary circumstances work shall not begin earlier than 7 A. M., except where the working day is divided into two shifts, in which case the following table shall be determining, to the understanding, however, that these two shifts change occasionally:

Time.	First Shift.	Second Shift.
6 A. M.—7 A. M.....	x 1	
7 A. M.—8 A. M.....	x 2	
8 A. M.—9 A. M.....	Breakfast	x 1
9 A. M.—10 A. M.....	x 3	x 2
10 A. M.—11 A. M.....	x 4	x 3
11 A. M.—12 M.....	x 5	x 4
12 M.—1 P. M.....	Dinner	Dinner
1 P. M.—2 P. M.....	x 6	x 5
2 P. M.—3 P. M.....	x 7	x 6
3 P. M.—4 P. M.....	x 8	x 7
4 P. M.—5 P. M.....	x 9	x 8
5 P. M.—6 P. M.....		x 9

But in no brewery or malt house shall work commence earlier than 6 A. M., except men employed at the brew copper, who shall be permitted to commence earlier than regular force.

All necessary work performed on Sundays or holidays shall be considered and shall be paid at the rate of 50 cents per hour.

The night watchmen shall likewise work nine consecutive hours (with interception of meals), but it shall be left to a mutual agreement between them and foreman when their night's work shall begin.

Pay for overtime being assured, no man shall refuse to work overtime when ordered to do so by the foreman.

#### MINIMUM WAGES.

The following shall be the minimum wages:

Employés in wash house, \$15 per week; wash house boss (if engaged as such), not less than \$17 per week.

Employés in malt house, cellars, and at the brew copper, \$17 per week; first maltster and first cellar man (if engaged as such), not less than \$18 per week. In case a man works in both the wash house and cellar or malt house, his wages shall not be less than \$16 per week.

Night watchmen, who must perform maltsters' or brewers' work, shall not receive less than \$17 per week.

Coopers who perform regular coopers' work and furnish their own tools, \$18 per week; otherwise, if tools are furnished by the brewery, \$17 per week; hoop drivers, \$15 per week. (The pay schedule for coopers refers only to the branches outside of San Francisco.)

Overtime shall be paid at the rate of 50 cents per hour in all brewery and malt house departments.

Beer shall be given to employés, as heretofore, free of charge.

Wages shall be paid weekly.

In case dullness of the trade necessitates a reduction of the working force, the men shall be laid off in an impartial way in rotation. No one shall be laid off longer or less than one week at a time. Exempt hereof are the first hands in such establishments where more than six men are employed.

Further, shall all legal holidays, as well as the labor day of the American Federation of Labor, be considered as Sundays.

#### INSTRUCTIONS OF THE UNION TO ITS MEMBERS.

SECTION 1. All members are enjoined to perform their work conscientiously, and to treat their foreman and employer in a gentlemanly and courteous manner. Transgressors of this rule will be fined, suspended, or expelled from the union, as the gravity of the offense may be determined by the elected trial committee.

SEC. 2. Considering drunkenness the greatest enemy of the brewery workmen, the union will deal severely with such members who should become intoxicated during working hours to such a degree as to render them incapable of performing their work satisfactorily. The trial committee of the branch shall determine what punishment shall be inflicted upon those transgressing this section.

SEC. 3. No member shall be permitted to accept any position in a brewery or malt house, whether permanent or to help out, unless he has been sent through the office of the union. Transgressors of this rule shall irrevocably be expelled from the union. Should there be any members out of work outside of San Francisco, the respective branch Secretaries shall then have the right to furnish the needed local help; *provided, however*, that the foreman or employer has no objections against the men sent and furnished by the branch Secretary.

SEC. 4. All members are enjoined to abide strictly by the working and pay rules appended to these instructions, and to report any irregularities thereof at once to the office of the union or to the executive branch officer. The penalty for willful neglect or non-adherence to this rule will be either suspension or expulsion, as the case may be.

SEC. 5. In case a member quits work or is discharged, he must report within three hours after his discharge at the headquarters or to the executive branch officer, so that he may be registered as a member out of work. A fine of \$1 in each case will be imposed ignoring this section and failing to report.

SEC. 6. No member shall be permitted to molest the foreman or proprietor of a brewery or malt-house by asking for work. Transgressors shall, as soon as the fact has been established, be expelled from the union.

Submitted to the Council of Federated Trades of the Pacific Coast, and indorsed this 3d of April, 1891, at San Francisco, Cal.

[SEAL.]

ALFRED FUHRMAN,  
President.  
HENRY KRETLOW,  
Secretary.

#### BREWERS' EXHIBIT 5.

#### NATIONAL UNION 16 TO NATIONAL BREWING CO.

SAN FRANCISCO, February 2, 1891.

To the National Brewing Co.:

GENTLEMEN: I am instructed by National Union No. 16, of the National Union of United Brewery Workmen of the United States, according to a resolution unanimously passed in to-day's special meeting, to demand of you the immediate reemployment of those members of the union, who were suddenly discharged by you without consulta-

tional cause. They are: Will Flagler, John May, A. Flansen, F. Dillmann, Carl Jensen, L. Marquardt, B. Abraham, J. Ventuleth, D. Knache, and Louis Shumacher. Should they fail to comply with this by to-morrow morning at 7 o'clock, or produce a reasonable vindication of your action, in accordance with the constitution of the union, by that time, action would have to be taken at once, placing your establishment under the boycott of the National Union of the United States.

[SEAL.]

MAX. BURKART.

Secretary.

## BREWERS' EXHIBIT 6.

## NATIONAL BREWING COMPANY TO FEDERATED TRADES.

NATIONAL BREWING COMPANY, CORNER FULTON AND WEBSTER STREETS,  
SAN FRANCISCO, February 1, 1891.

To the Council of Federated Trades of San Francisco:

GENTLEMEN: At a meeting of the Directors of our association, held this afternoon, was passed to discharge the objectional men now in our employ of Union 16, and place a crew of men from your union in their position, to go into effect Monday, February 2d, at 7 o'clock A. M.

CHAS. E. HANSEN.

President.

GEO. F. VOLZ.

Secretary.

N. B.—The above shall mean that the National Brewing Company, according to agreement, will henceforth employ none but members of the United Brewery Workers of the Pacific Coast, as furnished by the employment agency of the federation.

NATIONAL BREWING COMPANY  
Per G. F. VOLZ, Secretary.

## BREWERS' EXHIBIT 7.

## AGREEMENT AND RESOLUTIONS.

This fifth day of June, A. D. 1889, Rudolph Hagen, of the City and County of San Francisco, State of California, acting under resolution passed by the Board of Directors of the Brewers' Protective Association, January 15, 1889, hereby makes the following agreement with the Executive and Arbitration Committee of the Representative Council of the Federated Trades and Labor Organizations of the Pacific Coast, an organization whose principal place of business is in the city of San Francisco.

Witnesseth: Whereas, the said Representative Council has, the first day of September, A. D. 1888, declared and caused to be advertised a boycott on the United States Brewery.

Now, therefore, in consideration of and on condition that said boycott shall be lifted at the session of said Representative Council next occurring after the date of this agreement, and that the lifting of said boycott shall be immediately publicly advertised in the daily newspapers of the city of San Francisco, the said Rudolph Hagen covenants and agrees:

That all rules and regulations passed by the said Brewers' Protective Association, as referring to the future and present employment, treatment, payment, and working of the employes in the different breweries and malt houses belonging to members of the said association, and of which a certified copy is annexed to these presents, shall remain in force until the end of the month of February, A. D. 1890, from the date first above written.

That the men engaged as per resolution through the third party shall be distributed in such a way that at least one man shall be as soon as possible, in each brewery and malt house, belonging to the members of the Brewers' Protective Association.

That in case he, the said Rudolph Hagen, is furnished within six (6) weeks after the date with a list or lists containing the names of men now employed in the breweries and malt houses, he will guarantee to retain in their respective positions at least four fifths of the men whose names are so mentioned on said list or lists; provided, the aggregate number of names contained in said list or lists shall not exceed the number of seven (70); and provided further, that the remaining four fifths of said men do not violate any of the provisions and rules relating to the work in breweries and malt houses and contained in annexed copy of resolutions.

That the committee of the Brewers' Protective Association, appointed for the purpose of arranging for the calling of a meeting at the end of six months from the date of these annexed resolutions, shall take no step without first consulting the said Arbitration Committee.



That no brewery or malt house shall for the future employ or cause to be employed more than one foreman or Superintendent for the whole establishment.

And the said Executive Committee, in consideration of this agreement, covenants and agrees that the terms of this agreement shall not be made public.

In witness whereof, the said Rudolph Hagan has hereunto set his hand and seal, the day, month, and year, first above written.

(Signed:)

RUDOLPH HAGEN.

Signed, sealed, and delivered in the presence of

W. J. B. MACKAY,  
Chairman Executive Committee.  
M. M. McGLYNN,  
Secretary Executive Committee.  
L. J. GANNON.  
CHAS. GRAMBARTH.  
J. J. BARRETT.  
W. A. BUSHNELL.  
ALFRED FUHRMAN.

Approved this seventh day of June, 1891.

V. HOFFMEYER,  
President.  
M. M. McGLYNN,  
Recording Secretary.

*Resolved*, That to the last day of February, 1890, all men to be employed in the malting and brewing departments of the different breweries and malt houses belonging to the members of the Brewers' Protective Association shall be engaged from a third party, said party to be agreed upon by a committee of one of the Brewers' Protective Association and a committee of one of the Federated Trades, and that at least one hundred and fifty be engaged from said third party during six months from date, and that at least one hundred and fifty of such men be at work at the expiration of six months, and that any of these one hundred and fifty men, so engaged, shall be discharged upon request of the Executive Committee of said Representative Council. The Board of Directors of the Brewers' Protective Association is hereby empowered to set the above resolution in force at any time the Secretary shall give due notice of its enactment to all members of this association. Mr. Rudolph Hagen to be the committee of one of the Brewers' Protective Association.

*Wages and Working Hours*.—Ten hours shall constitute a week day's work. Sunday work shall not exceed three hours in breweries and five hours in malt houses. Apportionment of time to be agreed upon between the proprietor or foreman and men employed. In the lager-beer department of the breweries, ten consecutive hours, with the exception of meal time, shall constitute a week day's work.

Minimum wages: Employés in wash houses, \$14 per week; employés in malt houses, brew, copper, and fermenting department, \$16 per week. Overtime to be paid at the rate of 30 cents an hour in breweries, and 50 cents an hour in malt houses.

A resolution was adopted October 26, 1888, that a fine of \$50 for each offense be imposed on any member of the Brewers' Protective Association, who should pay to any man in his employ less than the above standard wages and violate any of its rules.

*Amended*: That for the men working in the day shift, the regular weekly working day in the lager-beer departments and malt houses shall not begin earlier than 6 o'clock A. M.; *provided*, that the force shall go to work earlier when it becomes necessary to fill urgent orders, or when circumstances which could not have been foreseen demand work in one or the other of the two departments.

*Resolved*, That in future necessary Sunday work in connection with the regular working of the breweries and malt houses is to be performed by the men in rotation in such a way that each man may have every second Sunday free.

WHEREAS, The Brewers' Protective Association is and always has been anxious to promote the welfare of all its employés; therefore, be it now

*Resolved*, That a Sick Benefit and Insurance Association for all brewery employés shall be established, to which all employés must belong; that the employés shall have the power to regulate all affairs, such as dues, subscriptions, qualifications, and other matters in connection with said association; that a meeting of all brewery employés shall be called at the end of six months from date to which all brewers shall be invited; that at said meeting all votes shall be by secret ballot; that only journeymen brewers and maltsters shall be entitled to vote, and that the decisions at the said meeting shall be final and binding upon all parties; further be it

*Resolved*, That a committee of two be now appointed by the Chair, to take all necessary steps in the premises; further, be it

*Resolved*, That the Brewers' Protective Association donates the sum of \$1,000 to the starting of said Benefit and Insurance Association, said sum to be immediately at the disposal of the above mentioned committee.

San Francisco, May 21, 1889. A meeting of the Board of Directors of the Brewers' Protective Association was held January 15, 1889. All members present. The following resolution was unanimously adopted, viz.:

*Resolved*, That Rudolph Hagen be and is hereby empowered to act as a committee of one, to settle, according to the by-laws of the United States Brewers' Association, and



the Brewers' Protective Association, the difficulties existing between the Federal Trades and the Brewers' Protective Association, with full power to demand all personal assistance necessary from any member of this association.

[The foregoing resolutions are all certified by the seal of the Brewers' Protective Association, and the signature of B. Mohr, Secretary.—V. HOFFMEYER.]

## BREWERS' EXHIBIT 8.

### ARTICLES OF AGREEMENT

*Between the Brewers' Protective Association and the Brewers' and Maltsters' Union of the Pacific Coast (Local, No. 16) of the United Brewers of the United States.*

#### ARTICLE I.

Only union men shall be employed, but when it is impossible to get capable men the employers shall have the right to hire non-union men, with the understanding that such men shall immediately apply for membership to the union.

#### ARTICLE II.

All locked-out and striking members of the Beer Brewers' and Maltsters' Union, out of employment, shall be given employment either in a brewery or malt house immediately.

#### ARTICLE III.

All non-union men employed now, upon application shall be accepted as members of the union.

#### ARTICLE IV.

Should any employé, through sickness, be prevented from performing his work, such employé shall, after regaining his health, be reinstated in his former position, provided such sickness does not exceed two months.

#### ARTICLE V.

It shall be at the option of each employé to board and lodge where and with whom he pleases.

#### ARTICLE VI.

The following shall be considered cogent reasons for the discharge of employé: (1) Negligence in the performance of his duties; (2) dishonesty; (3) lack of respect towards his employers or foreman; (4) unavoidable circumstances which render a reduction of the employed forces necessary.

#### ARTICLE VII.

Ten hours shall constitute a week day's work. Sunday work shall not exceed three hours in breweries and five hours in malt houses; apportionment of time to be agreed upon between the proprietor or foreman and the men employed. In the larger departments of the breweries ten consecutive hours, with the exception of meal time, shall constitute the week day's work.

#### ARTICLE VIII.

Minimum wages: Employés in wash houses, fourteen (\$14) dollars a week; employés in malt houses, brew, copper, and fermenting departments, sixteen (\$16) dollars a week; overtime to be paid at the rate of thirty cents an hour in breweries and fifty cents an hour in malt houses.

#### ARTICLE IX.

All employés shall be allowed free beer in moderation while at work.

#### ARTICLE X.

Should any employé stop working he shall be entitled to a certificate setting forth his ability and honesty.

#### ARTICLE XI.

Any amendments or alterations to these rules can only be made by consent of the contracting parties.

[SEAL]

F. HAGEM  
President Brewers' Protective Association  
ADOLPH  
Secretary Brewers' Protective Association

## BREWERS' EXHIBIT 9.

## OPEN LETTER OF UNITED STATES BREWERS' ASSOCIATION.

No. 2 IRVING PLACE, NEW YORK, March 26, 1888.

*To Brewery Employés and the Public Generally:*

Owing to a lack of unity on one side and concerted coercive action on the other, the brewers in nearly all the large centers of the trade submitted to the dictates of the Brewery Workingmen's Union as to the employment, discharge, treatment, compensation, and working time of their help. The false position into which the brewers were forced, much against their inclination and better judgment, could not fail to bring its evil fruits, and, after an experience of nearly eighteen months, it has become unbearable. We are therefore determined as a body to throw off the onerous burden, and to again assume that legitimate control of our business affairs to which an equitable division of the respective rights and duties of capital and labor entitles us.

In forming this resolution, we do not deny to labor the right to organize—a right which we claim and exercise ourself as employers; nor do we leave out of sight, or regret, the tendency of the times to secure to the workingman, through united effort, amelioration of his lot. In this we are sincere, and we assure our employés, labor unions, and the public generally, that we are not governed in our present action by the desire or intention to abridge or to abrogate any fair concession as to hours of labor and recompense therefor, which we have made to our workmen under former agreements. Furthermore, the influence of the United States Brewers' Association upon local associations and individual members will be exerted in the interest of brewery employés throughout the country, to the end that no real grievance may go unremedied. Existing agreements, not violated by the workmen, will be strictly carried out on the part of the employers; but, on their expiration, no new agreements will be made, excepting only individual agreements between employer and employé.

First and foremost, we base this action on the inalienable right of every man to act as a free agent so long as his actions do not infringe on the rights and privileges of others. The terms of these labor contracts interfere with the free exercise of this prerogative, by denying to the workman the right to sell his labor when, how, and to whom he pleases, and by withholding from the employer the privilege of choosing his help to his liking in the open labor market from those willing to accept his offer of terms and conditions; to hire and discharge his help to suit his own judgment, and to deal with employés according to individual merit. But, apart from this fundamental cause, we have other motives and reasons for our determination to insist, hereafter, upon dealing with our employés without the interference of Brewery Workingmen's Unions. The unwonted power conceded to these unions has in innumerable instances been abused for the perpetration of tyrannical exactions and petty, humiliating annoyances. Stipulations have been broken with impunity; men, discharged as objectionable, have been forced back upon their employers; and boycott and strike have been rashly threatened and declared, when resistance to such and other irresponsible actions was attempted. On a comparatively small number of men, the leaders in the National and Local Brewery Workingmen's Unions, rests the responsibility for the misdirection and willful abuse of the power mistakenly granted to these organizations in the settlement of labor questions. A much graver responsibility, however, do these men assume, when they prostitute their sway over the minds and actions of brewery workmen, by drawing them into affiliation with anarchism, upon which every loyal citizen looks with condemnation and abhorrence.

In view of these facts and considerations we have adopted the following resolutions, to wit:

*Resolved*, That at the expiration of existing contracts no new agreements shall be made with any Brewery Workingmen's Unions.

*Resolved*, That we assure our employés and the public that this action is not taken for the purpose of reducing the present scale of wages or lengthening the time of labor, although we are paying to-day, for the hours of work and kind of labor required, higher wages than are paid in any other industry.

*Resolved*, That we further assure our workmen that, while we recognize their right to secure to themselves all the legitimate benefits to be derived from association and coöperation, we must insist that their efforts in this direction must be limited to that point where they begin to infringe upon the rights of others.

*Resolved*, That if the carrying out of these resolutions should lead to strikes, we faithfully promise to the workmen remaining with us, and to those who take the places made vacant by such strikes, full protection and continuance of employment as long as they perform their duties satisfactorily; and that in making this promise, we state distinctly that this protection will be extended to all employés, irrespective of nationality.

*Resolved*, That as law-abiding citizens of this country, we express our abhorrence of anarchism, and protest, in the name of the brewers of this country and of thousands of loyal workingmen employed by them, against the injustice of having a stigma attached to our trade, in the public mind, on account of anarchial sympathies manifested by Brewery Workingmen's Unions.

For the purpose of making these resolutions effective, we hereby bind ourselves to mutual support and protection, and reaffirm our adherence to the following pledge:



beer syndicate, so I suppose, and the near future will tell that I was not wrong in my supposition, and the latter will endeavor to ruin the local still independent breweries, in order to clear the field of competition.

"There will be a fight again in the near future, as new demands will be made of brewery bosses, which the independent breweries cannot grant, and the consequence will be that these latter will be crushed out by Fuhrman, with the assistance of organized labor. The fight will be won by Fuhrman, and he will then, in all his glory, with well-filled sacks, depart from the Brewers' Union. Then will the time have arrived when the syndicate will revenge itself on the Brewers' Union, and will deprive it of all the advantages and concessions gained, and at last it will even be said that Fuhrman is the only man capable of leading the Brewers' Union.

"To frustrate this is our plan, and I ask you now whether you will aid and help us in this or not.

"We request you to send us immediately the charter of Local Union No. 16, because under this charter we will organize here a new union. Let all old differences be set aside, and telegraph to me immediately upon receipt of this letter whether you will send the charter or not. I pledge you my word of honor that we have the most honorable intentions. The charter will be given, upon receipt, to a committee composed of members of the socialistic Labor Party, the socialistic Singing Society, the German Nationalist Club, and a few members of the here existing Brewers' Union, and we have further agreed that the constitution of the union to be organized shall be in accordance with the constitution of the National Union. The existing differences shall be submitted to a general vote, and we will abide by the will of the majority.

"I hope that will satisfy you; it is an extraordinary case, and I believe that, under these circumstances, it should be granted, because we cannot organize ourselves before we have the charter, and haste, great haste, is needed.

"The Federation of Trades has been split through the late occurrences, and we must profit by this weakness.

"In the brewers', as well as in other unions, exists the greatest dissatisfaction against Fuhrman, and all circumstances are favorable for us. It means only quick action.

"Again, I beg of you, act at once, and grant our prayers.

"Upon receipt of your dispatch, if favorable, a committee will immediately wait upon the independent breweries, and request them to put our men to work, when organized, and we are convinced they will grant our request with immense pleasure, because the hatred against Fuhrman is enormous.

"I have accused Fuhrman of treason in the Brewers' Union. The case was tried last Sunday, and if you will open to me the columns of the 'Brauer Zeitung' I will send all the proceedings.

"Again, send an immediate answer, because haste is needed.

"Respectfully signed, for Henry Weissmann (Nationalist), Martin Krasser (Nationalist), George Chlementz (Brewer), John Hagler (Brewer), — Kahlke (Socialist), Albert Wilde (Socialist)."

In reference to the persons whose names are attached to the aforementioned letter, your committee desires to state that Weissmann is a baker boss, Krasser and Kahlke are tailor bosses, Hagler and Wilde saloonkeepers, and Chlementz is an expelled member of the Brewery Workmen's Union.

In conclusion, your committee beg leave to recommend that in our opinion a set of men that would glory in a split in the federation, and thereby seek admittance to it, are not desirable as members to this body. There is no need for us to dwell upon the falsity of such statement pertaining to the federation.

Your committee further recommends that prompt action should be taken to squelch the motives and actions of these parties who are being used by those who have no friendship or love for organized labor, and especially the Brewery Workmen's Union of the Pacific Coast.

Your committee furthermore recommends that the Brewery Workmen's Union of the Pacific Coast be requested to take such action, as it may deem wise and proper, against those who are members of this so-called Union, who are working in the breweries under their jurisdiction.

Respectfully submitted.

C. J. BOYLE,  
Secretary Organizing Committee.

Approved by Charles Grambarth, Chairman, and committeemen Ed. McGuire, Frank Schmitz, J. K. Phillips.

Adopted unanimously by a rising vote.

## BREWERS' EXHIBIT 11.

TO THE PUBLIC IN GENERAL AND THE WORKING PEOPLE IN PARTICULAR.

*Shall Fuhrman be allowed to Prostitute the Cause of Labor, to Serve his Individual Interest, at the Cost of Justice and Truth.*

The daily press of San Francisco has been, for some time past, full of reports of a so-called Brewery Workmen's war, i.e., a division between the union of Brewery Workmen

into two factions, each of which claims to be the *bona fide* union. One is the Pacific Coast Brewery Workmen's Union, while the other is known as Local Union No. 16, of the National Union of Brewery Workmen of the United States.

Up to November, 1890, the Pacific Coast Union, under the leadership of A. Fuhrman, the General Secretary, was the only union of Brewery Workmen recognized by the organized workingmen of San Francisco. The union at that time controlled all important breweries of the city, and vacancies in breweries could be filled only through the mediumship of A. Fuhrman, the Secretary, who held the office of an employment agent of the union at the same time. Said A. Fuhrman is thus in a position by which he can exercise a great influence within the union, having at his command the power of supplying the men with work, and using his own discretion in assigning good jobs to some and poor ones to others. This power, when exercised for personal benefit, may become a very potent factor in all matters of importance, to be settled by a vote of the union.

The most important factor of the Pacific Coast Brewery Workmen's Union is the Union Executive Committee, of which A. Fuhrman is Secretary. This committee has initiatory, legislative, administrative, and judicial powers as well, and is, in fact, the alpha and omega of the union's authority. The committee has been composed for years of men who were in every instance under Fuhrman's control. They were given the best jobs in the breweries, and in return supported the Secretary in almost any measure, the enactment of which was necessary in behalf of his personal interest.

Soon enough Mr. Fuhrman succeeded in establishing an autocracy within the Brewers' Union, that was productive of acts of great injustice toward such members who would not quietly submit to so despotic a rule as was instituted by Fuhrman and his Executive Committee. Several attempts were made by individual members, who were manly enough to feel the disgrace of a contented submission to Fuhrman's whip, to arrest Fuhrman's rash and irresponsible actions within the union and to point out the abyss toward which he led the union, but without avail. The consequence of their boldness was detrimental to themselves in the highest degree, being, in almost every instance, expelled from the union in due time on charges of having resulted or maligned the great General Secretary, Fuhrman personally, having failed in paying due respect to that gentleman, etc. For a substantiation of these allegations, we call attention to the expulsion of A. Wilde, L. Walter, George Chlementz, and D. Hengst, and the circumstances connected therewith. Never before was justice and truth so unscrupulously prostituted to the interests of one man as was the case within the administration of the P. C. Brewers' Union during the last six months. When Fuhrman found that, in fact, he was omnipotent and could dare anything, he became careless and regardless of all reason, and began to manipulate the union in favor of his personal aggrandizement in a measure that forced the attention of all intelligent members to his peculiar transactions. It soon became apparent that the brewery syndicate had secured Fuhrman's influence in behalf of their interest, and the fact of a combination between these two parties became manifestly clear.

Every demand of Fuhrman's on the syndicate, in reference to the employment of his favorites and the discharge of his opponents, was met with prompt compliance, and during the organization of the Beer Drivers' Union the ready concession of the syndicate to Fuhrman's ultimatum was strikingly significant of a preconcerted plan between the corporation and the would-be labor leader. Fuhrman can be seen in the business office of said syndicate very frequently, and the assumption is fully justifiable that an agreement exists between him and said corporation, without the knowledge of the Brewers' Union, by which Fuhrman shall protect and support the syndicate at the expense of the independent breweries, that refused to sell their concerns to said corporation. It is evident that, through the agency of Fuhrman's position and influence in the Brewers' Union and the Federated Trades, the syndicate expects to get the support of organized labor in its competitive struggle against American capital. The formation of the Beer Drivers' Union, so readily supported by the syndicate, was expected to precipitate matters and to provoke the independent breweries to fight the union and submit to a boycott, in which the syndicate would, with the aid of organized labor, have crushed the American competitors. Fuhrman, in making demands on the boss brewers, had never before been so boisterous and provoking as in his communications with the independent anti-syndicate breweries. In spite of that the brewers saw the trap and abided by his demands, thus once more escaping the knife of the dangerous combination (Fuhrman and the syndicate). Now, the question arises, in what way such a combination may be justified, and whether or not the interests of the Brewery Workmen's Union and the syndicate can be concurred.

The report of the National Secretary of United Brewery Workmen of the United States states that in those Eastern cities where the brewery industry is controlled by English capital through corporations, as the Syndicate of San Francisco, the Brewery Workmen's Unions, who formerly were powerful and solid, were either entirely dissolved, or in such a poor condition, caused by the adverse stand of the syndicate toward them, that capital had everything its own way.

This circumstance is sufficient evidence to show that a combination between labor and capital, through the medium of corporations like the aforesaid ones and an unscrupulous leader, can produce but detrimental results to the prosperity of the unions thus misled. As soon as the syndicate, with the aid of organized labor, has succeeded in this case in monopolizing the beer industry in this city, the union will naturally be entirely at their mercy, and will go to the wall exactly as those of the Eastern cities, under synonymous



circumstances, did. We must assume that Fuhrman is well aware of that fact, as it requires but ordinary common sense to conceive of so transparent a problem. Therefore, it is safe to assert that Fuhrman, in combining with the syndicate, is actuated simply by motives of personal interest—that he sacrifices the union to his ambition. The fact the man (on a salary of but \$15 per week, which has only been increased to \$20 during the last six months) has, within two years, since the last Brewery Workmen's strike, at which time he was penniless, accumulated property valued at from \$10,000 to \$12,000, is sufficient to strongly suspect the honesty of Fuhrman's motives in allying himself with the syndicate, and the seal of corruption has undoubtedly been impressed upon his acts.

All these movements, connected with that entire disregard of justice to his subordinate comrades as above stated, could be possible only in an independent union, in which Fuhrman was the sole dictator. As long as this union was a branch of the National Union, and answerable for all actions in contradiction to the constitution of the National Union, such things could not occur. Every member could at any time appeal to the National Executive Board for a just decision in a controversy, where an injustice may have been done by a local union. Under such conditions Fuhrman's power could never have produced such deplorable results, as was the case in the trial and expulsion of the above mentioned best members of the union, who were guilty of nothing but their desire of expressing their opinion freely against Fuhrman's Pasha notions. However, these notions at last created a spirit of revolt within the union, and about thirteen members, all of whom were faithful union men, concluded to shake off Fuhrman's fetters at any cost. They were convinced of Fuhrman's corruption, of his irreparable despotic practices, and of the necessity of a close connection with the National Union. They at last realized the real cause of Fuhrman's denunciations of the National Union, after his return from the convention in Cincinnati in 1889. They saw that his refusal to pay a so-called illegal assessment, as levied by the national body, was but a poor pretext to separate his union (at that time local Union No. 16 of the National Union) from the National Union; that his real object was to rid himself of the superior authority of the National Union, and so become sole Pasha and Czar of an independent union of the Pacific Coast. Knowing the impossibility of opposing Fuhrman's power within the Pacific Coast Union, they reorganized the old Union No. 16, under a charter granted for that purpose by the National Union.

In regard to the way in which this charter was granted, much has been said on Fuhrman's side, and the basest falsehoods were asserted by him through the press and before the Council of Federated Trades. He claimed that the charter was granted on the application of bakers, tailors, socialists, anarchists, and other persons not entitled to the same. The fact of the case, though, is simply this: Thirteen members of Fuhrman's union were determined to organize a new union, from which Fuhrman should be excluded. They applied to the National Executive Committee for a charter, through the mediumship of a few men who were known to the National Secretary, and upon whose recommendation a charter could be procured. The signatures of the thirteen charter members were in possession of those whose names were used in the application simply as vouchers. Their publication was to be withheld until the charter reached San Francisco, as the fact was clear that in case of a premature publication of these names in the weekly journal of the National Union, which is being read by Fuhrman regularly, he would at once have caused their expulsion, and thus prevent them from organizing any other union of their craft. In spite of the truth being known to Fuhrman he succeeded in bulldozing and duping the Council of Federated Trades, which body upon application of the new union (which, in the meantime, had increased its membership to twice the original number), rejected the union's delegate and declared it was not *bona fide*. In thus refusing to recognize the union, the federation has forever stigmatized its record. It has prostituted truth and justice to the benefit of one man, who could now boast of having the council in his pocket. The Organizing Committee, who were to investigate the applicant's charter and documents, never deigned to trouble themselves, but nevertheless submitted a report to the federation that was full of falsehoods, and in every respect inspired by Fuhrman.

The wronged union made several attempts to obtain another hearing, but without avail. There was a conspiracy, headed by a few tools of Fuhrman, determined to control the action of the council in this matter, and they did it; whatever part the brewery syndicate took in this disgraceful comedy, remains for the future to disclose. But to give an instance as to what means Fuhrman employed in duping the federation, and as to how indifferent the council was in this matter, that concerned the welfare of a large number of good union men, and in fact the welfare of the entire brewers' movement, we will draw the attention to an embezzlement committed by Fuhrman that would have caused his sojourn in San Quentin in any other organization. At the time when Union 16 of the National Union was organized, a report appeared in the press to the effect that the Pacific Coast Federation was suspended from the American Federation of Labor, on account of permitting a representation to the Pacific Coast Brewery Workmen's Union, *i. e.*, Fuhrman's union. The suspension was based upon the fact that Fuhrman's union was a suspended branch of the National Brewers' Union. The council expected a communication from Sam Gompers, giving official notice of the action taken in this respect, but failed to receive it until last Friday, when Mr. Fuhrman came forward in the council and presented a dispatch and letter from Gompers, which were in his possession since December of last year, and which he claimed to have

considered private communications. Fuhrman knew that the carpenters were informed through their National Secretary of Compers having sent these notices of the council's suspension, and that the delegate of that union was instructed to force Fuhrman to give an account as to how he disposed of them. Fuhrman promptly came forth as soon as the meeting was open, and, miraculous as it may seem, the council accepted his bold excuse, and instead of fetching the fellow up in San Quentin for embezzling an important correspondence, quietly submitted to this act of unparalleled infamy. Should the letter have reached the council before the semi-annual election of officers and the application of Union No. 16, instead of being held back by Fuhrman (who sat in the federation was disputed therein) things would have taken a different course and justice would have been done.

Fuhrman's accusation that the National Union was controlled by anarchists is so facile and childish as to necessitate any lengthy reply, but for the sake of truth, let it be said that the accuser himself was, in 1885 and 1886, one of the most loud-mouthed dynamiters, and was expelled from the secret Executive Committee of the Anti-Club League through the agency of Mr. Weissmann, because he insisted upon blowing up the water mills at North Beach. He was for five years an anarchist, socialist, etc., but he became a corruptionist. It is deplorable that such a man, without principle as mankind should have caused the Council of Federated Trades to crush such a number of good honest men for the sake of keeping himself in power. In consequence of the council's revolt against the National Brewery, these men, who are nearly all heads of families, were thrown on the streets, and cannot procure employment in any brewery in the State as long as the council's enmities rest upon them. Ten men with their families sacrificed to an unprincipled fellow, whose entire strength and influence originate with the corporations whose agent he is, and who secure in his behalf the support of a subversive press. John May, one of the best men in the ranks of organized labor, is now in his grave, a victim to the designs of a slave. His spirit rises from the great portals with the discolored fingers to the Council of Federated Trades, and his aspect furrows the features of Fuhrman, as the instigator of his death. His despondent widow and two innocent orphans cry for assistance, and plead the cause of their beloved dead to the wrongdoers of San Francisco. Let their manes of misery mingle with our cries for justice. Fuhrman, a justice! His is a right to die.

LOCAL UNION No. 16,  
National Union of Brewery Workmen of the United States.

### COAST SEAMEN.

If the Coast Seamen's Union had never done, or never shall do, more for Jack than to liberate him from the tyranny of the sailor's boarding house, it must be counted a beneficent organization—a genuine success. The abolition of that abode is worth more to him than all the contentions on all other points have cost. It has made him a little freer, given him some chance for a home of his own, improved his habits. For this the union shipping office ought to be maintained until some better plan shall take its place. This is not much opposed by ship-owners. They can see the humane side of the situation, as well as the fact that better conditions make better sailors.

The question of wages is ever a cause of contention. At times the union has been able to advance a few points, and again the ship-owners have won a little, but neither side has been able to hold advantage long against the law of supply and demand.

The Ship-Owners' Association was organized to resist the Coast Seamen's Union, but retired after two years' existence. The chief complaint of owners against the union was its unwarrantable exactions and interference with business. Old abuses always die hard. They have a way of making every one within reach of their influence think he has a vested interest in their existence, and the old sailor boarding house of unpleasant memory was no exception; it was rather a conspicuous one. So when Jack began to flounder loose from his slavery, it is surprising that people standing around should get hurt.

suspected by him of having sympathy with the enemy. This was the misfortune of ship owners, and not seldom their fault. And then Jack was not much used to freedom, so when he came in possession of a little, it should be no marvel if he did not use it well. It would have been a great wonder, indeed, if, in breaking loose from the boarding house, he did not try to run the ship. Low wages, long hours, lack of employment, boarding-house slavery, and every other ill he knew, seemed allied for his undoing, and he was not much in mood to make nice distinctions. Thus, the "exactions" of the union may be explained.

The line, however, must be drawn at lawless acts of violence, and while there is no direct evidence that certain alleged crimes were committed by members of the union, it is unfortunate that their actions brought the imputation of crime against their organization.

The conflict has somewhat cleared the vision of both ship owner and sailor, and while each still regards the other his enemy, he does not appear quite as bad as he did. But the question of wages is no nearer settlement, and the present seems a good time for both parties to fall foul of the fact that the mere scaling down of wages a few dollars "till business revives again," cannot put all the idle ships in commission nor find places for a thousand surplus sailors. Suppose, again, business should not "revive" according to schedule, what then? The same old story—too many ships, too many men, not enough business.

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WEDNESDAY, July 6, 1892.

TESTIMONY OF E. M. HERRICK.

Sworn. Examined by MR. WILLIAMS.

I am the President of the Pacific Pine Lumber Co., which is a company engaged in the commission business, handling lumber. The ship owners of the Pacific Coast had an organization, but do not have now, and have not for four or five years. Since that time I think there have been two meetings of the ship owners, growing out of matters between them and the Coast Seamen's Union. The first meeting was to consider a proposition presented by the Coast Seamen's Union relative to some points that they suggested would be of advantage to both the sailors and ship owners. The second was a meeting to consider a proposition on behalf of the ship owners made to the Coast Seamen's Union, relative to a reduction of wages, owing to the depressed condition of things existing in the freighting market. I think the principal point that appealed to the lumber ship owners was the proposition of the Coast Seamen's Union to permit sailors to discharge vessels of larger capacity than they had been discharging previously, and in consideration of the ship owners confining their shipping entirely to the office of the Coast Seamen's Union shipping office, they would arrange to have sailors discharge, whenever required by the ship owners, to the extent of a million feet, or, in fact, without any limit as to the size of the vessel. It came to naught, if I recollect right, beyond the fact that the Coast Seamen's Union did inaugurate their shipping office at that time, without any very aggravated opposition on the part of the ship owners, and I think that most of the vessel owners depended upon the shipping office to get their men; and



I think the majority of them do their shipping there now. The other proposition the Coast Seamen's Union rejected.

My testimony is based, principally, on my personal experience as representative of ships and vessels in this port, which covers a period of nearly twenty years. The most serious difficulties between ship owners and sailors existed about six or seven years ago, during the existence of the Ship Owners' Association. In fact, the Ship Owners' Association was formed by reason of difficulties existing during that time. The contest was waged pretty vigorously for about two years. These difficulties were incident to the exactions made at that time by the Coast Seamen's Union, and interference in ship owners, as regards their right to control their own property—to sail it, to manage it—and, of course, the question of wages was a material one, and the claim on the part of the ship owners to ship non-union crews at the wages they believed they could get the men at. That was, of course, opposed by the Coast Seamen's Union, and a great many acts of violence were the result of it. The acts of violence were, in every instance, caused by attempts to ship non-union crews. The existence of the Ship Owners' Association was caused entirely by these difficulties. The association remained in existence about two years, and it was retired by the indisposition on the part of several individual ship owners to wage the contest any longer. There is considerable discussion as to its reorganization now, owing to the troubles now existing.

Some of the rules of the Coast Seamen's Union which the ship owners objected to were the idea of some member of the union being designated as a representative on shipboard, and having meetings among the crews, and taking cognizance of the various acts of officers, and lodging complaints, and matters of that kind. Again, where a vessel is taking a cargo prior to going to sea, the crew invariably quits work at 5 o'clock whether a drayload of goods is only half finished or not, and the owners are obliged to employ a watchman or let the officers put the merchandise aboard. In mill ports I think the quitting time is the same as the quitting time of the mill employes. The schedule of prices of the Coast Seamen's Union is \$30 for coasting and \$40 for foreign ports. When vessels are in port, when sailors are discharging, they quit in the forenoon and in the middle of the afternoon in order to have coffee, and they do the same at mill ports. I think the rates of the union are higher than in other countries. On the lakes I think they pay about the same wages, and there they are high, owing to the ice-bound conditions for several months in the year. On an average lake navigation would be interfered with four months in the year, possibly five, and that is the reason they pay high wages there. This exaction of wages upon the coast has a deterrent effect upon American tonnage. At present the shipping trade is very depressed on the Pacific Coast. A large number of vessels are laid up in Oakland Creek and over at Sausalito, and there are a number of them laid up at home ports on Puget Sound, owing to the general depression in the lumber and coal business particularly. A reduction of wages would relieve this condition of things to the extent that it would enable vessels to reduce their expenses.

There is a very large surplus of sailors at this time, both of union and non-union men. The union undertakes to regulate the hours of men in port, they being from 7 A. M. until 12 M., and from 1 until 5 P. M. as expressed in the ship owners' meetings, it was under-

request for a reduction of seamen's wages would be but temporary in its effect, until the present period of depression in shipping had passed; but I don't remember whether that was made a portion of the proposition or not; I was not on the committee. The objection amongst ship owners to the union is not to the organization, but to their arbitrary exactions. In my own experience within the past few months, in one instance where I had been shipping upon a certain style of articles that were made up more with regard to personal office convenience than anything else, and I devised shipping articles of my own, and those articles were objected to simply because there was some variation that I did not consider material from the ordinary articles. And about half an hour before the vessel was ready to proceed to sea, with a tug alongside, I was notified by the shipping officer of the union that the men could not go on those articles. I asked him if the men objected themselves, and he said they did not, but they were entirely controlled by the officers of the union. I insisted upon the men going upon the articles, and finally they permitted the vessel to sail, but stated that thereafter crews must be shipped on the ordinary articles.

There was another instance some three or four weeks ago. I have been in the habit, when chartering a vessel for a down-coast cargo, of shipping a crew at this port to the mill, and load; thence to the south coast port, there discharge, and return to the mill again and load, and then to San Francisco for final discharge, making practically two voyages in one. In this instance I chartered the vessel to an outside party, to proceed to San Pedro. The shipping officer at first absolutely refused to permit the crew to be shipped on those lines, claiming that the crew must be discharged at San Pedro, and there paid off, and a new crew taken at San Pedro. But I objected to that, because it was excessively inconvenient for me, having no agent there to forward money to. When the shipmaster told me that was the ultimatum. I asked him to call the attention of Mr. Mackay to what I claimed was the injustice of the act, and half an hour afterwards he came back and assented to the proposition, and even granted more than I asked.

Those are the only two instances that I know of where they have modified the strictness of their rules upon the statement of a ship owner. At the time that they made these concessions there was a large surplus of sailors, and a good many non-union crews were being shipped. Had it not been for that fact I think they would have been more exacting. The ship owners as a body do not deal arbitrarily with the sailors, as does the Coast Seamen's Union with the ship owners, for the reason that the average representatives of outside tonnage in this port have no discretion beyond the chartering of the vessel; and when it comes to lay up a vessel for the sake of principle it is difficult for them to get the assent of their fifteen or sixteen fractional owners.

The rates of wages prevailing on the Atlantic Coast, I think, are \$20 to \$25; and the rates prevailing in foreign countries are \$15 to \$20. The system of rotation in service is unsatisfactory to the ship owner, and I think equally unsatisfactory to the individual sailor. We have had in our employ men who sailed continuously for twelve to fifteen years, and they are debarred from that continuous employment now very much against their expressed inclinations. Rotation in service is upon the following basis: There being a surplus of men, and one of the objects of the Coast Seamen's Union being to divide the labor, it is

impossible to give the entire membership continuous employment, and those who have enjoyed from one to three voyages are compelled to remain ashore and let those who have been ashore one or two voyages take their chances. That takes from the master the selection of his men, and that is naturally unsatisfactory to him, because the whole risk of his craft depends largely upon the character of his crew, and men who have given satisfactory service are thus debarred from sailing with him. Since the formation of the union there has been much cause of complaint on account of taking crews off of vessels by union men representing the union, sometimes breaking into the quarters, cutting the lines, cutting sails, and destroying property. I think if any of their men are hurt while committing these attacks that the union takes care of them. In every instance these attacks have been made where there was an attempt to ship a non-union crew. The union objects to any non-union man being shipped, no matter at what wages. A union man must ship through the action of the union and through their office.

I think that the present surplus of men in this port arises from the fact that the high rate of wages ruling on this coast has induced a great many men from the Atlantic Coast to come here. The only remedy that I can suggest by which the conflicts between sailors and ship owners could be avoided in the future, would be that there be less of the arbitrary exactions, less of the exercise of the power of might, and a little disposition on the part of the Coast Seamen's Union to consider the situation of the ship owner, and recognize that there are times now and then when concessions should be made on both sides. I think at the present time it is absolutely incumbent upon the Coast Seamen's Union that they should reduce wages, and that would have the effect of keeping surplus sailors away from this coast, and would keep down expenses, so that many vessels that are now laid up might go into commission. There are times when vessels can go safely with one or two men short, but that is objected to.

I know nothing about the boarding-house system, except that until recently the sailor has been in the habit of boarding in what are called sailor boarding houses, and ship owners have been obliged to get their men from these boarding houses as a rule. Sometimes masters would pick up men here and men there; others would confine their shipping entirely to boarding masters. I recollect that for years our employ confined its shipping to a person who kept a boarding house, and I never heard any objections urged on the part of his boarders to his management. I know he always gave us satisfactory sailors, and when they came ashore they went there, and when they were ready to go to sea they went. I believe there are worse boarding-house masters than McPherson. That custom has no connection whatever with unionism. I have never heard any objection on the part of ship owners that the shipping of men should be taken out of the control of the boarding-house masters, but they do object to shipping men from the union office; they would prefer to ship their crews on board of their vessels. The objection lies in the union dictating the men who shall go, instead of letting the masters make their own selections.

There has been no material change in the rate of wages for the last two or three years. I am not certain whether the rate was established at \$40 at the outset by the union, or whether it commenced at \$35 and then was advanced to \$40. Prior to that there was never any difficulty

in obtaining competent men at about \$25 in the winter time. Then in the spring, as men were growing scarce, they would advance, and sometimes have been as high as \$45 in midsummer, wages then depending entirely upon the law of supply and demand.

Cross-examined by MR. MCGLYNN.

I have been connected with the shipping interests on this coast since 1873. At that time there were no organizations among the sailors that I know of, except that there were strikes for higher wages frequently. In 1873, I think, the wages ran from \$25 to \$30 in the winter and \$40 and sometimes \$45 in the summer. In 1885 they were about \$30 or \$35. In 1886 the Ship Owners' Association established a schedule of wages, and there was a strike for higher wages at that time. I do not think that the schedule adopted was a reduction of the wages prevailing previously. I have no recollection as to whether wages underwent a material reduction from August, 1886, to August, 1887. In 1887 business was active, but there was no voluntary advance of sailors' wages on the part of the ship owners, and I do not know of any instance of that kind; all advances in their wages have been gained through a combined demand on their part. In my own experience, wages, including officers' wages, have amounted to about 50 per cent of the entire expenses.

There is unquestionably a surplus of tonnage on this coast. I think if an owner had the assurance of a margin of \$100 on a vessel carrying eight or ten men he would prefer to keep his vessel in commission rather than lay her up; not that it would be a money-making proposition, but as a matter of keeping the ship going and keeping the officers employed. The schedule of wages fixed by the Ship Owners' Association lasted about two years. When a boarding-house master had a claim against a sailor he would generally be on hand when the sailor was paid off to get that money, but unless he had a written order from the sailor the money was never paid over to the boarding master. I have known of instances where the men have point blank refused to work after 5 o'clock, and I do not know that they offered to continue work if they were paid overtime. Up to the time the union took control we had men who sailed in our vessels for years, but the union took them out under the rotation rule, in spite of their own desires. I do not think the boarding-house system was one that could be recommended for the good of a sailor, as a general thing, but I never heard any sailor object in any way to boarding with McPherson, or state that he was interfered with in any way. He has been out of business five or six years. I think that boarding houses vary in moral character as much as hotels do. I think there is a distinction between the coasting boarding house and the deep-water boarding house. I think in the deep-water boarding houses the men were unquestionably largely under the control of the boarding masters, but not to such an extent in the coasting. I know a number that sailed with us that boarded at their own rooms, and were independent of the boarding masters, and were saving and steady, and had money in the bank. We never employed them directly ourselves. I don't know of a single instance where boarding masters have paid Captains a stipend for the privilege of supplying the men, although I have heard such talk on the street, and I heard the same talk made of our own Captain, when I absolutely knew to the contrary. We have been shipping our men through the office of the union since its establishment. My Captains

have stated that after calling for a certain number of men they were obliged to take the number of men that were parceled out to them; but there have been some instances where they have made strenuous objections, and their objections have been assented to, and other men put in their places. I have never seen the shipping rules. [The shipping rules are offered in evidence and marked Exhibit 1.]

The Captains and owners have both complained time and again of the exactions of the union. I believe that the debased condition of the sailor in every port and every country in the world has been brought about by himself, and I will grant unhesitatingly that so far as my observation goes of the Coast Seamen's Union, that they have benefited personally and in every respect the sailor in this port and on this coast; and our objection does not lie to the organization so long as it keeps within the limits of its written law for the purpose of accomplishing those results, but we do object to the acts of violence that they have committed in endeavoring to control matters that should not properly be within their control. The rank and file of the Coast Seamen's Union membership is satisfactory to the ship owners of this coast, and I think any ship owner would prefer to have those men and have them shipped without any trouble, and have no trouble at ports of destination, if they could get them at \$30, even if they could get a scab crew at \$25; but there is a very marked difference between the wages non-union men are willing to take and those exacted by the union. When wages were \$30, business was pretty good, and it was not a decrease in business that caused its further reduction to \$25, but rather a surplus of men, which the ship owners took advantage of, the same as they would of any other commodity. On this coast the employment of a sailor is almost constant. On the large coasting vessels they are in port discharging, some six days, some ten days, according to the size; the crew is generally discharged the day they arrive, one or two being kept aboard the vessel, and the crew is shipped the day before or the day of departure, according to whether there is any up freight to carry. On vessels carrying eight men, we would sometimes keep two aboard in port, and the rest would be discharged, and taking fifty days as an average voyage, and adding the time in port, would make sixty days; perhaps there would be a loss of six days when these men would not be under pay, say 10 per cent. They would be under wages the rest of the time. I think we gave employment about the same as all mill vessels. Probably the idle time for the average coaster would be thirty to thirty-five days in the year.

In fixing the wages of sailors, you must bear in mind that the sailor has his board furnished him. He has no room rent to pay, except for the few days he is in port, and while on shipboard he has no temptation to spend money; so if he exercises the thrift that must be exercised by any man in any character of employment to save money, it seems to me he has a better chance to save than men who are working for \$20 or \$30 a month as coachmen or gardeners, or similar positions. I think a sailor has as much opportunity to marry and make a home as a man in the other lines that I have mentioned. Previous to the establishment of the shipping office, or when the sailors were shipped under the boarding-house system, Jack generally got rid of his money about twenty-four hours after he got into port, and was ready to go to sea again. I know as a rule a sailor in all countries and all ports is rather a profligate character, and in all places I have no doubt he has been gen-

erally under the boarding master's rule; whether it is forced or elective I cannot say.

I consider it a very arbitrary exaction, and an exasperating one, at times, that compels the men to quit at 5 o'clock. I don't know that ship owners would object to paying extra time for that extra labor, but there is a recognized identity of interest between employer and employé, where a few minutes extra time would hardly justify the exaction of extra pay. Our rule is to pay for the day shipped and the day on which discharged, whether they are discharged before noon or after noon; and in cases where we have had vessels go to Vallejo, outside of the jurisdiction of the Stevedores' Union, we have frequently paid the men extra wages for discharging cargoes, when the articles provided they should remain on board and discharge the cargoes. I do not know whether that is the general rule amongst ship owners or not.

The aggressive acts of the union consist in their interference with the management and control of vessels, their interference with hours, and the determination sometimes of crews to go ashore before lines were made fast, if they happened to get in port after 5 o'clock, and cases of that kind.

Reexamined by MR. WILLIAMS.

The shipping industry on this coast is not very profitable, and I doubt if it is in any section now. I don't think the question of \$5 or \$10 difference in wages per month, in a fair, active condition of trade, would be objected to by the average ship owner. If the shipping office of the union did in point of fact assist the morals of the sailor, I think the ship owner would be disposed to assist them; that is, with reference to their fitness for duty. I think that the system of rotation adopted by them has a tendency to injure the sailor, so far as fitness is concerned, because if he was upon a ship where the general surroundings would induce him to remain if he were at liberty to do so, he would endeavor to please; but of course the system of rotation deprives him of that ambition.

Re-cross-examined by MR. MCGLYNN.

I know of no case where the system of rotation has been enforced, but I infer that it exists.

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TESTIMONY OF EDWARD E. KENTFIELD.

Sworn. Examined by MR. WILLIAMS.

I am a member of a ship-owning firm, engaged principally in the foreign trade. We have had trouble with the sailors on the waterfront, from their coming and forcibly taking men out of our vessels and driving them ashore. It has been done several times. This happened as late as last May. These troubles have happened ever since the organization of the Coast Seamen's Union. We have refused to take union men, absolutely; and have refused to ship men from the office of the union, but when they come we do not ask the question whether they are union or non-union men. We claim the right to hire and discharge whom we please. It is the general supposition, and my firm belief, that the Coast Seamen's Union has been at the bottom of all these occurrences. In these attacks we have had damage done to our vessels.



having lines cut and ruined, and rigging cut. There was nobody other than the Coast Seamen's Union, or their members, who would be likely to perpetrate these outrages, as they are opposed to us for not conforming to their rules. These attacks have a tendency to destroy and impede our business and discourage trade.

Cross-examined by MR. MCGLYNN.

I have been in the shipping business about seventeen or eighteen years on this coast. In 1885 I believe the wages paid to the islands were \$20 and \$25, and on the coast \$30 and \$35. I was a member of the Ship Owners' Association during 1886. I do not remember what their schedule of wages was. I think they made one reduction of \$5, and that was after the Seamen's Union had forced them to a very high rate. What prompted the organization of the Ship Owners' Association was a demand from the Coast Seamen's Union that all ship owners sign a schedule of wages, placing them at \$35 on the coast, \$40 to outside ports, and \$30 to the islands and other foreign ports on the Pacific. The refusal of the ship owners to sign that schedule led to a strike. The ship owners were paying about \$5 below that schedule at that time, and some months afterwards reduced it \$5 additional, those rates having been gradually advanced by the Seamen's Union until they got to be \$35 and \$40. I remember of no instance where the ship owners voluntarily raised wages, because they were forced up high enough all the time by the Seamen's Union. Up to the last two or three years we shipped our men from the boarding house. We do not pay union wages at present, though we have done so at times. We pay generally what men ask, and for some time the men have been glad to go for less than union wages. When men were plentiful we would get crews for less than union wages, but when men were scarce nearly everybody paid the same rate. We do not hire our men from any specified place; the Captains generally do the hiring. There is no rule against boarding masters boarding vessels on their arrival in port. I don't know whether they do so or not. I do not object to the union as a union, but a great many of their rules are obnoxious. They give the men the idea that they can do as they please, that they can be unreasonable and arbitrary in performing their duties aboard ships, so that officers and masters have no control over them. Other owners have also complained of the lack of control. I think the ship owners are almost universally opposed to the workings of the union, and are at present opposed to the wages paid. We have never had occasion to inquire into the shore conditions of the men. I do not think that the boarding masters do as much shipping now as they did two years ago. I know Johnny Kane and John Savery. John Savery hunts up men for me. I don't know where he gets the men from. I have heard that some of the men have come from the Sailors' Home.

[The further hearing of the matter was then continued until Thursday, July 7, 1892, at 1:30 p. m.]

THURSDAY, July 7, 1892.

## TESTIMONY OF GEORGE S. HINDALE.

Sworn. Examined by MR. WILLIAMS.

I have been connected with the shipping interests in this city since about 1873. I am the managing owner of four vessels. I have had experience with the Coast Seamen's Union, but never had any trouble with that union. I was one of the Directors of the Ship Owners' Association. In 1885, about the time they started the union, I had a vessel lying at the wharf, and the tug was waiting, and a crowd would not allow them to cast off the line, because there was a non-union man aboard, and the union would not let him go. I think they arranged it by making the man go up town and join the union. We had some men aboard that did not belong to the union, and we did not propose to make them join; and I made arrangements with the police to go down there, and we were enabled to go to sea without any trouble. My Captains are always told to ship their sailors aboard the vessel. I never asked a man whether he was a union man or a non-union man, but the most of them that go are union men. Many of the union rules are excessively arbitrary. I have always made it a rule to tell my Captains if the men that they shipped were good to keep them as long as they would stay. I have had sailors with me six months until lately, and now they have to go ashore every trip. I have always wanted to train the sailors from before the mast right up through the vessel. I don't suppose there are a dozen men in the union now who can mark a lead line; they are not skilled. They should allow a Captain, if he wants to keep the sailors, to keep them, if they really want the sailors to get ahead, and not be obliged to go up to the union every time and ask them whether they are right or not, and have to stop when the Captain tells them to do a thing in order to look over the set of rules to see whether it is the time of day for eating. I have seen a great deal of the acts of violence that have been committed on vessels along the waterfront. There was a schooner laid down at Mission wharf, and back of her was a vessel that had been discharging ballast. A man went aboard and ran on to the gallant forecastle and threw a piece of ballast onto the schooner. An officer saw him throw it and arrested him, but they succeeded in proving an alibi. There was another vessel where they cut the sails and the rigging, and a police officer straightened that up very soon, and when I asked a couple of union sailors what they were doing with that vessel, they said that she belonged to them, and they tied her up. There have been a great many acts of violence of this character. Whenever a non-union man would go near the shipping office they would throw bricks and stones at him. I think the Sailors' Union is at the bottom of all these acts, as they are the only ones who would be benefited.

Cross-examined by MR. MCGLYNN.

In 1883 the wages I paid on the schooner were \$40 a month; the Captain told me they could not be got for any less. These men were shipped on board the vessel. They went to Port Discovery and came back here. They shipped the next time for \$35 for six months on the same vessel—the same men. In the meantime wages had fallen to \$25



or \$30, but they held me to the \$35 for the six months. On the second trip to San Pedro they had put the wages up to \$40, and when they got to San Pedro every man left, and I had to pay a crew to get her up again. There was no union at that time. I have never had any experience with crimping. One time, some two years ago, one of my Captains came to me and brought me \$10, and he said that it was paid to him by one of the boarding-house masters by four men, and he said that that was a common thing; that sailors were plenty, and they paid him \$2 50 to take them from his house. The other Captains told me positively that they didn't get anything. We never got anything from any sailor boarding-house master or anybody else since that time. There were several boarding masters that worked with us, as against those who worked with the union. The officers should always superintend the marking of a lead line. In 1886 there were certain arrangements made with the Ship Owners' Association by the boarding-house masters. It seems to me on one or two occasions they got so much for furnishing the men, but as a rule the only thing I know of was they got an advance that was signed by the sailors. We never paid the boarding masters anything that I know of, except the sailor would give a note to be paid for his board, or what was said to be his expenses. I don't remember a single bill being paid to the boarding masters, except where the sailor had given a due bill for the money that was due him. When the due bill was presented we took care that it was paid at the time the sailor received his wages.

We have no black-list of sailors or anything of the kind. When the "Zampa" went to the Sound I shipped a crew of union men. They signed before the Commissioners to go to the Sound at \$40 a month, and from there they were to go to Tasmania at \$30 a month. They stayed on board the vessel till they got to Port Townsend, and loaded; they then said, "Captain, we are not going." He had difficulty about picking up a crew, because they did not want to leave, and he got a scab crew at \$25 a month. We did not report them to the Sailors' Union, because there would be no redress after they got their money. We have never been able to make the maritime laws apply in the coast shipping trade, because the men do not ship before a United States Commissioner.

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#### TESTIMONY OF J. J. SMITH.

Sworn. Examined by Mr. WILLIAMS.

I have been in the shipping business for about thirty-five years. I was a member of the Ship Owners' Association in 1886. The trouble at that time was caused by the active part the union took in the matter antagonistic to the Ship Owners' Association. The association tried to get non-union sailors after the trouble commenced, and the union tried to prevent them from getting non-union sailors on board of the ship. The association several times sent men from here down to San Pedro, as they thought guarded, but they got them away from them at different times. The union men down there at San Pedro would force the men to leave the vessels; they would go aboard in crowds and compel them to leave. About two or three weeks ago we had a vessel lying at Beale Street wharf, and we decided to ship a non-union crew; it reached the

the ears of the union association, and they had patrolmen watching the proceedings, and before the vessel left her lines were cut at the wharf. I consider it a right that I intend to exercise to employ union or non-union crews as I see fit. You cannot have discipline aboard of a vessel unless men are disposed to obey orders, and it is hard to get them to obey when they are under the impression that the union is back of them.

Cross-examined by MR. FURUSETH.

I have taken care of sailors on board my vessels when they were sick, both in port and at sea. I always took care of them and looked after them and hired a doctor to attend them, and I have even now doctors' bills on my books where I have hired them to take care of men in port. Of course, in foreign ports we are obliged to do that by the law of the United States, but there are a great many things that you are required to do that you don't need to do if you don't feel disposed.

[Reference is made to Article XVII, Section D, page 31, of the constitution of the Seamen's Union.]

Re-examined by MR. WILLIAMS.

The shipping office is run by the union. I generally discharge the men before the Shipping Commissioner; the money is taken up there to the Shipping Commissioner and paid to him, and he pays off the crew, when it is a foreign voyage. It is very rare that you run across a sailor who cares to remain aboard a vessel and save his money. It is natural for a sailor to want to change. He wants to go around; he takes his money and he pays it, and he looks for another vessel; that is a sailor.

Re-cross-examined by MR. MCGLYNN.

In 1886—I am under the impression that \$35 were the wages that were paid in 1886; at that time I was engaged more in coasting. These last five years I have been more in the foreign business. When business was good, there was never any objection to paying \$40, but when business is bad they should not be so exacting. Now, business is depressed; there is a general stagnation of business; vessels are laying up and men are idle, and I should think it was better for those men to work for \$10 a month less and find employment and let the vessels go to work. There have been several times this spring that I could have accepted a charter to go foreign, but I could not accept it on account of expenses being too high. If wages were lowered \$10 a month, with twelve men before the mast receiving \$120 per month for nine months, which would be a little over \$1,000, I could have seen my way clear to take the charter. The vessel would not have made anything, but it would have been kept going.

In 1887 business was somewhat slack, and in 1886, I think, business was dull. Business has been very fair the last three or four years until within the last six months. Before the union our Captains got their men promiscuously around wherever they could get them, and I think they got the majority of them through the boarding masters. A short time ago a Captain of one of my vessels went to the Seamen's Union for a crew, and there was one man that he wanted in particular, and they refused him and wanted him to take the crew as it stood. He told them that if he could not get that man he would take a non-union crew, and the next morning the Captain found that man on board.

## TESTIMONY OF F. E. PREBLE.

Sworn. Examined by Mr. McGLYNN.

I am the Secretary of the Retail Lumber Dealers' Protective Association of California, and am also engaged in shipping scabs, and was the same employment in 1886. The trouble at that time was not a question of wages; it was a question of whether we should open a shipping office and try to run our own business, or whether the union would run it for us. We opened an office and ran it. I have collected here that were due the boarding masters when the men were paid off, but it was a kindness toward the boarding masters, and not on account of any arrangement between the ship owners and the boarding masters. The ship owners had an arrangement with the boarding masters that they should furnish their men; some of the men came from the union and quite a number from deep-water vessels; about half of them came from deep-water vessels, and the other half came from the union. About 12 vessels came through the Heads at San Francisco in August and September from foreign ports, and men were taken out of those vessels and sent on the coast; and I remember you had men out there trying to prevent us from taking them out, and some of them got licked. We did not hire any men to do it. The ship owners had nothing to do with it at all; they knew nothing about the transactions.

Cross-examined by Mr. WILLIAMS.

Five or six years ago I knew of acts of violence and intimidation on the part of the Sailors' Union, when attempts were made to ship non-union crews, and I was in some of them myself. They were happening all along the waterfront. I have no trouble now in shipping non-union crews. Men are very plentiful in port now.

## TESTIMONY OF ANDREW FURUSETH.

Sworn. Examined by Mr. McGLYNN.

I have been a sailor on this coast since 1880. In the spring of 1880 the wages were \$30; in the summer of 1880 they were \$35. They were at \$35 until the spring of 1883, when they went up to \$40, and later on in the summer they went up to \$45. I am speaking now of Puget Sound wages. Then the wages went down in the month of August, 1884, to \$40, shortly after that to \$35, then to \$30, then to \$25, and in the latter part of 1884, and the beginning of 1885, I made a trip to Puget Sound for \$20 a month, which were the wages at that time. The wages to the islands always used to be \$5 less than the wages to Puget Sound, except when it got below \$20. Then instead of going down \$5 at a time, it came down first \$2—\$20 to \$18, and then \$1—\$17 to \$16. That is the lowest I know of. In those days men were shipped through the boarding houses; that is to say, a man would live in a boarding house and the Captain would come to the boarding house and get him through a boarding house, and we had to stay in those houses to get employment, even if we were married, except in exceptions. Those exceptions would be small schooners going to the ports, or steamers running along the coast, where it

ecessary to stay in a boarding house. With those exceptions the boarding houses control the employment of the men by getting the privilege from the Captain of the vessel, in some instances, and in some instances from the owner, to ship the men. Outside of sailing in the small schooners or steamers, the sailor who shipped independently had no chance whatever. I think that some of the owners knew of this arrangement; I don't know that all of them did.

There was no union in those days, and there was constant trouble about wages and strikes on account of them, and quite a little trouble about ours in this port, and in Puget Sound, too. The commission merchant would send his last load just about 5 o'clock, so that the driver would get it dumped on the wharf just about 5, and the sailors would have to take it in, which would take sometimes an hour or more after everybody had knocked off. If a sailor was discharged at Puget Sound after leaving this port, he would get his pay for as long as he had worked. He would not get his pay for the round trip, although he had signed for the round trip. It was claimed that they had the right to discharge the men whenever they wanted to. Sometimes the sailor would go to law about it; the vessel would put up bonds, and the sailor had to stay ashore six, seven, or eight weeks, waiting for a chance to go to trial, and then he would have to go to sea again to make a living, and in his absence the case would be dismissed.

The union was organized by the men in 1885, the main reasons for organizing being that the boarding masters in San Francisco had obtained absolute control of who should go in vessels. The first wages fixed by the union were \$35, in 1885. Some of them agreed to those wages and some did not; those who did not got their men through the boarding masters. The cause of the strike in 1886 was primarily wages, and another cause was some trouble that occurred on board of a steamer belonging to Spreckels, about getting two more firemen and coal passers, and the Firemen's Union got into trouble with the Spreckels firm over that business, and the Firemen's Union was assisted by the sailors. Mr. Spreckels turned around and went to work to get a ship owners' organization organized, and the result was a shipping office was established on Steuart Street, in which a man by the name of James Laffin was put as shipping master.

The fight between the sailors and the ship owners started in the month of July or the latter part of June. The ship owners did not reduce the prevailing rate of wages until after they had whipped the union. A great many of the coasting sailors then went in deep water, and some six or eight hundred men who were on the coast left. That strike lasted pretty near three months. During that fight the coasting vessels were supplied with crews from the deep-water ships that came into this port at that time. That is what is called crimping, which is punishable under both State and national law. The police were aboard when the crimping was attempted, and gave the crimpers every opportunity. Crimping has been done under the eyes of the police many times, and is done still. In 1886, after the strike was over, wages came down to \$30. When the next Puget Sound fleet went away, about two months afterwards, they went down to \$25; and when the next Puget Sound fleet sailed, about February, it went down to \$20. In the latter part of 1887 there were no non-union men in San Francisco. In 1887 there was a strike in San Pedro and Eureka on account of an attempt



to reduce wages. Wages had gone up, and the Sailors' Union had said: "We will accept \$40 all over the coast," and the sailors themselves reduced it to \$40, and placed it as the standing wages all over the coast. In 1888 an attempt was made to reduce wages. There was a proclamation issued that the wages henceforth would be \$35 a month, and there were no men willing to ship at that rate. There was another issued saying that the wages henceforth would be \$30, and no man could be gotten at that; and then, after a number of vessels laid up for about a month, they shipped them at \$40, and there was no more trouble. At the request of a Captain, the wages to Siberia were reduced from \$40 to \$35, and at the request of several Captains the wages in the Mexican trade were reduced from \$35 to \$30; and as soon as we lowered it to \$30, then they wanted to make it \$25.

At the time the boarding houses controlled the shipping, a man who did not stay in a boarding house had to stay ashore sometimes as much as six months. It went so far that if he did not buy his clothes in the particular clothing store where the boarding-house master wanted him to buy, even though he stayed in his house, he had to stay ashore sometimes two or three months. That state of affairs certainly was not satisfactory to the men, because as soon as the shipping had been taken out of the boarding-house masters' hands they lost business to such an extent that they had to close up their houses. The boarding masters, it is understood, paid for the privilege, sometimes to the masters of the vessels; and it has been stated on the front that there was one owner who insisted upon getting the money himself. The shipping office is a necessity if you don't want to go back to the crimping and blood money system. If the office was abolished the crimping system would obtain again immediately. The shipping office was established in April, 1891.

The due bills that have been testified about would arise in this way: The sailors would stay in a boarding house and the boarding master would say to him: "Here is a bill; you owe me \$22." The sailor would say: "I only owe you \$17 or \$18." The boarding master would say: "You owe me \$20; you sign this bill, and you can go in such and such a vessel." The sailor would say: "I don't want to sign that bill." But he would have to sign the bill or go out of the house, and going out of the house meant to go into deep waters. These boarding houses had a combination amongst themselves, and where a man was chucked out of one boarding house he would not be taken into another. The boarding masters always knew to a cent how much money the sailors received, and the sailor could not get another chance at a ship until he had spent what he had. Of course where the master of a vessel insisted upon having a certain man, they would have to let him go, but the Captains very rarely insisted upon that. The sailors now stay all over town. Some stay on Howard Street, some on Telegraph Hill, some have friends and relatives, and some have even married and stay with their wives.

When we got the shipping office established we first had a rule that a Captain could pick his men out of a certain number; but the boarding masters succeeded in having their own men selected by the Captains, and so we made these shipping rules. The rule in regard to rotation was made at a time when there was a great many men ashore, but that rule was afterwards abolished, and the Captain can now retain his men



as long as he likes; but we require that the arrangement for reshipping a man shall be made before the man is paid off, or at the pay table, in order to protect the men against the boarding masters. A Captain can reject a man without stating any reason, if the man has been with him before, but if the man has not been with him, he must state his reason. That is to prevent black-listing. After a crew is on board there is what is called a group agent, who sees that the men are all right, and who sees that the men do as near as they possibly can according to the laws of the country that govern the shipping. The union has got absolutely no rules to govern a man aboard a vessel, except that he must not be disobedient, and he must not use coarse language. The group agents were never instructed to spy on the Captain, and they have never done so.

There have been sixteen or seventeen men expelled from the union this year on complaint of Captains and owners. We used to have a good many incompetent men in our union, but now have very few. In 1886, 1887, and 1888 men were taken on board vessels at lower wages in order to force the wages of the union men down; and we would take those men into the union, although they were not first class, in order to protect ourselves against reductions. We now appoint two sailors to examine every applicant for admission as to his competency. The benevolent features of our union are to bury the dead, do a little towards looking after the sick, and pay a shipwreck benefit to those who lose their clothes by shipwreck at sea; \$1,975 have been paid to shipwrecked men since the 1st of January, and somewhere between \$1,500 and \$1,600 since the beginning of this year for the sick and to bury the dead. There are a good many men ashore now. Business is dull, and there are a good many vessels laid up, and the result of it is that a great many men have left the coast; the most of them have gone to the lakes, some to the Eastern coast, some to England, and some into the country. Our present membership is about 3,000.

The wages on the lakes run from \$1 50 in the spring to \$4 50 and \$5 a day in the fall, including board. It is a condition of membership that the member shall be either a citizen or have taken out his intention papers. The paper [Exhibit 1] contains the only rules governing the shipping that we have. The boarding-house system was not very conducive to a high moral plane on the part of the sailor, because when a man came ashore the boarding master knew to a cent what he had coming to him, and if he would not booze it away he would have to eat it up, and the drunkard stood a better chance for employment than the sober man; hence there was no inducement for a man to take care of himself or to be sober. That condition of affairs does not obtain now, because a man can ship without depending upon anybody, and he has nobody to thank except the owner who runs the ship.

Wages here are considerably lower than they are on the lakes. Wages East are lower than they are here, but on the Eastern coast men never touch a stick of cargo, never touch coal, never touch lumber; the longshoremen do all that work. The wages on the coast of England are £5 a month, just the same wages as on the Eastern coast of the United States; but in England the sailors never touch the cargo except in a few colliers. On this coast, in the larger vessels the sailors are discharged when they come into port, and even if he ships again in the same vessel, he is ashore for ten or twelve days idle, and he is bound to

be idle ten days out of every sixty, but it is very seldom that a man goes in the same vessel. Since the establishment of the shipping office they go oftener in the same vessel than before. In San Francisco sailors will not work after 5 o'clock unless they are paid overtime. This rule was not adopted in order to exact payment for a few moments' extra work, but the trouble was that a few moments generally got to be an hour or an hour, or more. The dissatisfaction in regard to our union existing among ship owners, I think, to a large extent has been created by Captains and nursed by boarding-house masters and other persons whose specific interest it is to get the old system back again. Under the present system there is not half as much drunkenness as formerly, and quite a number of our men have married within the last two years. On the Eastern coast the wages of longshoremen have advanced, while the wages of sailors have decreased, owing to the fact that the longshoremen were organized; and taking into consideration the fact that the sailors on the Pacific Coast do longshoremen's work, and the sailors on the Eastern coast do not, the ship owners on the Pacific Coast have to pay practically no more wages than the ship owners on the Eastern coast.

[The further hearing of the matter was then continued until Friday, July 8, 1892, at 1:30 P. M.]

FRIDAY, July 8, 1892.

#### EXAMINATION OF MR. FURUETH—Continued.

There were articles which were drawn up by the ship owners that the men refused to sign. The shipping articles which the men consented to sign were the United States shipping articles, but they refused to sign them before the United States Shipping Commissioner, and the ship owners do not now insist upon it. Since the first of the year about 5,000 men have shipped through our office. There has only been one vessel that has ever been delayed, and two that went out short-handed. The cause of the delay was that some of the men got drunk and did not turn up; the men were punished for their acts by the union. The union has patrolmen whose duty it is to go around and see that the men are on board the vessel at the right time, and to furnish other men in their places if they are not there quickly, and to see if there is any trouble.

Cross-examined by MR. HERRICK.

About a year ago a committee from the Coast Seamen's Union requested a conference with the ship owners, to consider a proposition made for them. The Coast Seamen's Union urged upon the ship owners to cease taking the men from the boarding master, and promised that if they would take them from an office established by the Sailors' Union, they would guarantee to furnish men at all times, and see that the vessels were not delayed. They would see that there was less trouble, or no trouble at all, on board the vessels, and that there would be as little as possible of Court cases, because they would try then more than to arrange those things without going to Court. They said that they were willing to load and discharge all cargo, whether at San Francisco or any other place, and after two or three inter-



place the sailors presented an agreement to the ship owners and asked them to sign it. The ship owners, after considering the agreement for a considerable time, returned it, and would not sign it.

Just after the conference, the objection was raised by the ship owners as to the attitude of the union in regard to shipping before the United States Shipping Commissioner. Although the ship owners did not accept the agreement, we stood by our promises; and we established a shipping office, and was ready at all times to load and discharge all cargo. We were never asked to do it, except in some cases in Simpson's employ, and some cases in Pope & Talbot's employ. We did it because the articles specified we should do it. I know a great many instances where men have left the vessel at Puget Sound, where they have been obliged to forfeit their pay. Where men were discharged from vessels they offered what they had earned up to the time of their discharge, and if they would not take that they got nothing. The objection to shipping before the United States Commissioner is that a man who ships before the Commissioner becomes liable not only to the losing of money, but also to a criminal prosecution for not fulfilling his contract. There have been cases where men have shipped at San Francisco with the distinct intention of leaving on the sound. Sometimes they did that in order to get rid of a debt to the boarding master, and for other reasons.

McPherson was the best boarding master I ever knew, but a good boarding master is an exception. During the time of the strike there were what were called union and non-union boarding houses, but the reason they were given these names was that they would or would not furnish men to vessels at less than union rates. The cause of the strike was a question of wages; and as soon as the sailors were beaten, wages first went down \$5, and then went down another \$5. During that strike the Coast Seamen's Union made arrangements with a few of the boarding masters here, by which they would board and lodge union sailors at a reduced rate, which was guaranteed by the union. That strike was brought to a conclusion because it was evident that the sailors could not win, owing to the large number of deep-water sailors in port. Prior to the strike there was a rule prohibiting a union sailor from shipping on a vessel that had non-union men, which rule was enforced. We did everything we possibly could to make men union men. We did everything we could to prevent crimping, and used every endeavor to get men to stay on board deep-water vessels. The circular [Exhibit 2] was issued at the instance of the Coast Seamen's Union. The boarding-house system does not exist to any extent at the present time. Up to 1887 it was not required of members that they should be citizens, or have filed their intention papers.

Burnett G. Haskell was one of the men who assisted in organizing the union, and was a member of the Advisory Committee. At that time I pulled a rope on board of a ship. He had a good deal of influence with the members, but the policy of the union at that time was not dictated by him. There would be a representative of the union present when the men were paid off, to collect from members their dues to the union.

At a conference between the ship owners and a committee from the Coast Seamen's Union, the ship owners said they would be very pleased to take the control of the seamen from the boarding masters, and whatever they could do without hurting themselves they were willing to do; and they did so.



Two of the ship owners required as a condition that the men should be shipped before the United States Shipping Commissioner. They made no such condition. Where men shipped before the United States Commissioner they would be liable for punishment if they left the vessels before the end of the voyage; and if a strike should be ordered on all the vessels of a certain company, wherever they might be, if the men quit they would run the risk of three months' imprisonment.

The sailor is the only person on the whole continent of America who is punished criminally for violating a civil contract; and whereas a coasting sailor had not been placed in that position prior to the passage of the law, and whereas the law itself was not made mandatory, the sailor availed himself of the privilege he had of having an opinion in the matter, and he had the opinion that when he signed a contract he could possibly escape having any criminal punishment attached to it, he would do so; and that was one of the considerations that prompted the members of the Sailors' Union to say that they would not ship before the Commissioner. If a sailor leaves before his voyage is over the shipmaster has the redress that he can keep all the money the man has earned up to date. The old Coast Seamen's Union never of its officers ever urged men to work under their capacity, and never limited the amount of work that they should do in any manner.

Re-examined by MR. MCGLYNN.

During the time that wages were run down as low as \$20, there was a large number of English vessels here, and the deep-water sailors were induced to desert their ships, which is always done when they are here, and the reduction of wages might be traced as much to crimping and the boarding-house system as to depression in business. I have heard it reported that both owners and Captains have received blood money, so that they have been benefited by crimping in that way as well as by getting their men cheaper. In San Francisco they used to pay \$30 a month to go to Europe. When they paid \$30 a month, there was only two months advance and about \$30 blood money. The boarding master got \$90. The owner wanted to cut the wages down to \$20 and the deep-water boarding masters said: "No you don't; I want \$90; I want my pound of flesh;" and then they got three months advance and \$30 blood money, and down went the wages to \$20. In these cases the owners are benefited by crimping, and at other times the owners are injured by it. All the officers of the union at the present time are practical sailors. At first we had a shore-staying Treasurer but that was because there was nobody that would stay ashore all the time that the men cared about trusting.

We have no compulsory law requiring a member to take out his second papers, but the great bulk of the men afterwards get out their second papers.

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#### TESTIMONY OF E. C. MEECH.

Sworn. Examined by MR. MCGLYNN.

Have been a sailor for twenty-three years on the lake Atlantic, on the Pacific, and out of England some. Have been on the lakes for the last four years. The season of 1

season I had on the lakes. During that season wages ranged from \$1 50 to \$4 a day. The sailing season on the lakes lasts from about seven to seven and a half months; they call it eight months there, but it very seldom reaches that. The sailor does not work all kinds of cargo there; they do, in the lumber trade, loading, but not discharging. In other trades they have nothing to do with it. The living expenses are far cheaper there than here. A sailor will earn more in a season there than he will in a season here. There is about the same proportion of foreign-born sailors there as here, but when I first commenced sailing there were a good many American sailors, but they were driven out by the vessel owners sending scab shipmasters down to New York to import foreigners stolen out of ships in New York, bringing them up to the lakes on the promise of their getting \$4 a day, and when they got them there they gave them \$1 a day. I have not sailed on the Atlantic Coast for the last ten years. When I first commenced you could get \$25 or \$30 a month on the coast, but it ran down to \$13, \$14, or \$15. The only reason I can think of for that reduction is the foreign vessels going to New York and stealing them out of the vessels there, and putting them in the coast trade.

The crimping system was pretty strong in New York at the time I was sailing out of that port. When I first commenced to sail on that coast there were a good many native-born sailors, and when I quit there was scarcely any, caused by the crimping system. At present wages on English vessels are better than on the Atlantic Coast. You get a little better wages here, but the purchasing power of your wages is not so good. Your expenses there are one third less, you might say. I found more American-born citizens in English vessels lately than I have in American vessels. They go in English vessels because the purchasing power of their wages is better, and they get better treatment. There will be twelve to fourteen men on an English vessel to do the same work that six men are compelled to do on an American vessel. They do not work cargo on those vessels. The American ship owners pay far less wages as a bulk than the Englishmen.

I have had experience in connection with the boarding-house system on this coast, and I have not found it very pleasant. In order to get a berth I had to go into the boarding master's house and spend my money. I have often made voyages in vessels, and could not come back in them, owing to the influence of the boarding masters. I have been kept for six weeks waiting for a chance to go to sea, when there were men who would come ashore and spend their money on a big spree, and they would go away in six or eight days. I am very well satisfied with the present system. If I am discharged from a vessel, and not asked to go back in her, I report to the shipping office. I have never found any objection raised to my remaining in one ship, and I made two voyages in the last ship I was in, and I could have remained in her, but I was unwilling to. The men consider that each one gets a fair show on the shipping-list. I now stop at a private house when I am ashore. It was not possible to stop at a private house under the crimping system, because I tried it.

Cross-examined by MR. WILLIAMS.

I sailed on the lakes, off and on, about nineteen years. The season there opens about April and lasts generally until December. Navigation closes with the larger vessels about the 1st of December. After

that time the work becomes more hazardous. The stormy season generally commenced in October or September, and the September gales are very severe on the lakes. Wages commence to rise there as soon as the stormy season sets in, and they rise from 25 cents to 50 cents a day. They start in at the commencement of the season at about \$1 50 a day. In seasons when freights are good wages rise to a high figure, but when freights are bad they don't rise so high. I have seen wages run \$2 a day for the whole season, and I have seen seasons when \$2 a day was the lowest. In 1887 the wages were from \$1 50 up to \$4, and in 1888 they were about the same. Two seasons previous to that they were lower. Of course there were scabs who worked under these rates. At the end of the season, when the weather is bad, they run up as high as \$4, owing to the danger. A sailor considers he has done a pretty good season's work when he makes \$400 or \$450. They get their lodging on board, except when employed on shore, when they pay their own expenses. During the winter months some of the sailors engage in some other business than shipping.

I came here because I heard there were big wages paid. In English vessels they pay from \$20 to \$25 a month. My expectations as to wages on this coast have not been realized. I find that a man who gets six months' work out of twelve is pretty lucky here, owing to a surplus of men. A great many of the lake sailors remain idle as many as four or five months in the year.

[The further hearing of the matter was then continued until Monday, July 11, 1892, at 1:30 P. M.]

MONDAY, July 11, 1892

#### TESTIMONY OF THOMAS ABBOTT.

Sworn. Examined by MR. McGLYNN.

At present I am keeping a saloon. Before that I kept a boarding-house on the waterfront for twenty-three or twenty-four years. I always treated the sailors pretty well, and they used me the same; and in some instances I had to pay for shipping sailors to Captains, the agreement being that they should take none but my men out of the house. When the shipping office was established I went out of business, because the boarders all left me and thought they could live without me, and they have managed to do it so far. It was only for the last four, or five, or six years that we had to pay. It was generally a contract, so much trip, and it was a universal thing with almost every ship in San Francisco, with perhaps an exceptional one or two. I had some Captains that would not look at a dollar, and I had some that I got from the owners; but then I had to move the ships for them free of charge, and I had to pay the sailor again for moving the ships. I think if the shipping office was abolished that the boarding-house system would resume as a natural outgrowth of the situation. The boarding-houses could ship what men they felt like out of their houses, but they could not ship a non-union man on board of a ship where there were union sailors. A man's debts to the house did not govern him as a particle with me.

No cross-examination.

## TESTIMONY OF JAMES CARR.

Sworn. Examined by MR. MCGLYNN.

I am keeping a hotel on the city front. I keep sailors and laboring men, and mates and Captains, too. I have been twenty-two years in the business. If there were too many men ashore they would have to try and hunt after a ship, and whoever would give the most got her. We had to pay for the deep-water ships, but not for the coasters. The coasters we had to move from Oakland, back and forth, and we would pay the sailors for doing that, and not charge the ship anything. Generally we gave presents to the Captain as one of the inducements, but that was optional; but we thought it best to do it in order to hold the shipping. If the shipping office was abolished, I think that system would come back again. Since its establishment my men have not left me, and I have some men who have boarded with me twenty-two years. Most of the boarding-house keepers look with disfavor upon the shipping offices. Two years ago, if a man wanted to get a ship quick he would have to stay in a sailor boarding house, whether he was a married man or not. There was one owner of a vessel that I had to pay a bonus in order to ship my men, and it was a common occurrence to have to pay the Captains. There were some Captains boarded with me that used to give me their shipping without any bonus. I would not have to give them presents, though I might occasionally give them a box of cigars. There are some men who are not much on taking. I have paid as high as \$5 per man. I think that the sailors' moral condition, his enjoyment of life ashore, and his advantages of life have been increased by the abolition of that system, and if the shipping office were abolished I think it would come back to the same routine.

No cross-examination.

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## TESTIMONY OF CHARLES J. BERENDES.

Sworn. Examined by MR. MCGLYNN.

I am a saloonkeeper; prior to last January I kept a boarding house on the city front. I shipped sailors on coasters only, and paid a bonus to the ships to ship the men. I always had to pay big vessels, but not small vessels, but they always wanted good men. Since the establishment of the shipping office the most of the sailors live privately. Before the shipping office it was kind of necessary to live in a boarding house, but still a sailor might get a ship by paying a boarding master \$2 50, but he had to do one or the other. The selection of the men was generally left to the boarding master. The Captain used to say he wanted good men, and he wanted them on board at such an hour, and he left it to the boarding master to get them on board and see that they were there on time. If a man was in debt to the boarding house, he would not be sent to a port from which he would not be sure to come back again. If the shipping office was abolished I think the old system would come back again.

## TESTIMONY OF ANDREW FURUETH.

Recalled. Examined by MR. MCGLYNN.

That motion rescinding the rotation of unemployed men relates to the abolishment of a rule passed in the month of February, saying that when a man came ashore he should, if he was paid off from the vessel, go on the shipping-list and take his turn with the rest. This is from the minutes of the 4th of April, and on that date that rule was abolished, and the old rule reestablished that whenever a Captain wants a man back again he has simply got to tell the man he wants him back, and the man states at the office that he is going back again in such a ship. The rotation rule was never reestablished.

## TESTIMONY OF CHARLES L. CHRISTOPHERSON.

Sworn. Examined by MR. FURUETH.

I have been sailing on this coast for quite a number of years. In the last six years there has been a considerable reduction in the number of men carried on this coast. Vessels that six years ago carried six men now carry four, and vessels that carried eighteen now carry fourteen, and vessels that carried twelve now carry eight. Some examples are the "Glory of the Seas," the "Dashing Wave," the "Canada," the "Ericsson," the "Highland Life," and I suppose I could mention twenty others. Those vessels have all shortened their crews during the last six or seven years. Some of them have made barks out of them, but the majority have not changed their rigging; but that don't cut much figure, for there is just as much work for the sailors. The same amount of work has to be done with the small crew as was formerly done with the larger crew. Sailing short handed causes the men to lose sleep and rest, and makes it more dangerous to be aloft, because it is less manned. By cutting down four men on board of a vessel on the Puget Sound trip would save about \$250 on an average.

No cross-examination.

## EXHIBIT 1.

## SHIPPING RULES OF THE SAILORS' UNION.

## ARTICLE I.—RULES GOVERNING SEAMEN.

SECTION A. On coming ashore all members shall report at the Shipping Office for the purpose of registering.

SEC. B. On registering, the members shall receive from the Shipping Master a tag, on which the shipping number shall be noted. Said tag shall be kept until shipped, when it shall be turned over to the Shipping Master.

SEC. C. Members desiring a vessel shall be present in the reading-room for the purpose of answering to their number when the roll is called.

SEC. D. Members who may be asked to stay by, or to make another trip in the same vessel, shall, when willing to do so, report the same to the Shipping Master; *provided*, such arrangement must be made before being paid off, or at the pay table.

SEC. E. The first on the list shall have the first chance; *provided* (1) that the member is willing to go, and the Master is willing to accept him; and (2) that the member is present when the roll is called.

SEC. F. Members having shipped shall be aboard at the stipulated time. Any member violating this rule shall lose his chance and be put at the bottom of the list. Should any vessel thereby be delayed, the member shall be dealt with according to Article XVI, Constitution.

SEC. G. Any member going to the hospital shall report either to the Shipping Master, or if not able to do so, to the Patrolman when visiting the hospital. Any member neglecting this shall not be entitled to the benefit of Section E, Shipping Master's Rules.

ARTICLE II.—SHIPPING MASTER'S RULES.

SEC. A. The Shipping Master shall keep three separate lists, on any one or all of which he shall register the name, number of book, and shipping number of all members wishing to ship.

SEC. B. He shall further note on said lists the date of registry, the date of shipping, and name of vessel in which the member shipped.

SEC. C. The Shipping Master, on receiving an order for men, shall place the same on the blackboard, accompanied by time of calling list, port of destination, and time to be aboard.

SEC. D. The list shall be called between the hours of 8 and 12 A. M., 1 and 5 P. M., and 6:30 and 7:30 P. M.; *provided*, that the Shipping Master is empowered to ship men at any time required.

SEC. E. The Shipping Master must place at the top of the list any member who has been thirty days or more in hospital.

SEC. F. The Shipping Master shall give a weekly report of the number of men registered, number of men shipped, and number of men ashore.

SEC. G. The Shipping Master shall have discretionary power in furnishing men for outside schooners.

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EXHIBIT 2.

EXTRACT FROM CIRCULAR.

SPECIAL NOTE.—Those deep-water seamen who have deserted and gone "scabbing" on the coast, and who find now their mistake, and that they are only to be used as tools, are urged as BROTHERS to leave their ships and come to our office. We will welcome you to the brotherhood of the union.

## RATES OF WAGES AND WORKING HOURS.

### BOOKKEEPERS, CLERKS, SALESMEN, ETC.

#### DRY GOODS.

Twelve firms report 881 employés; two at \$500 per month, two \$300, one \$275, four \$250, thirteen \$200, one \$180, five \$175, one \$165, one \$150, two \$155, twenty-seven \$150, one \$140, three \$135, two \$130, thirty-seven \$125, five \$120, four \$115, one \$112 50, eleven \$110, seven \$105, eighty-six \$100, four \$95, twenty \$90, nineteen \$85, thirty-two \$80, ninety-eight \$75, eleven \$70, twenty-seven \$65, thirty-six \$60, four \$55, eighty-two \$50, five \$45, forty-eight \$40, forty-four \$35, seventeen \$30, eleven \$25, twenty-one \$20, eight \$18, twenty-nine \$15, eleven \$13, and two \$12. Forty-three at \$10 per week, three \$8, one \$7, one \$6, fifty-seven \$5, and fifteen \$3. One at \$10 per day, two \$4, six \$2 50, four \$2, and one 75 cents.

Seven hundred and sixty work 9½ hours, one hundred and one 9, four 8½, and sixteen work from 7:30 A. M. to 5:30 P. M., with no stated time for lunch. Seven hundred and sixty-one have 30 minutes, one hundred and one have 45 minutes, and three have 60 minutes for lunch. Four hundred and sixty-four are paid monthly, fifty semi-monthly, one hundred and fifty-one weekly, three "on demand," and two hundred and thirteen at irregular intervals.

#### FANCY GOODS.

Five firms report 52 employés; one at \$150 per month, five \$100, one \$90, one \$80, seven \$75, one \$60, eight \$50, and one \$25. Six at \$12 per week, two \$12 50, one \$12, one \$10, one \$9, one \$6, seven \$5, two \$4, five \$3 50, and one \$3. Nineteen work 10 hours, twenty-seven 9½, and six 9. Eight are paid weekly, and forty-four at intervals varying from a week to a month. Twenty-five have 60 and twenty-seven have 45 minutes for lunch.

#### LACES AND EMBROIDERIES.

One house reports 8 employés; three at \$200 per month, one \$100, two \$75, one \$50, and one \$30. They are paid semi-monthly, work from 8 A. M. to 5:30 P. M., and have 60 minutes for lunch.

#### LADIES' AND CHILDREN'S UNDERWEAR.

Two firms report 6 employés; one at \$150 and one at \$100 per month. One at \$8, one \$5, and two \$3 per week. All work 9 hours, have 45 minutes for lunch, and are paid weekly.

## CLOAKS.

Two houses report 7 employés; one at \$56 per week, one \$20, one \$18, one \$15, one \$10, and two \$4. They are paid at intervals varying from a week to a month.

## CLOTHING STORES.

Three firms report 127 employés; one at \$350 per month, one \$300, one \$150, one \$130, one \$125, four \$115, eight \$100, one \$85, one \$80, one \$75, one \$60, one \$55, two \$50, one \$45, one \$40, one \$37 50, one \$30, one \$27 50, one \$25, one \$22 50, one \$20, six \$17 50, and five \$15. Six at \$40 per week, six \$25, four \$20, ten \$18, nine \$17 50, seventeen \$15, three \$12 50, three \$12, eleven \$10, two \$5, five \$4, and eight \$3. Thirty-three are paid monthly, seventy-six weekly, and eighteen "when wanted." Fifty-seven work 12 hours, fifty-two 11½ hours, and eighteen 11½ hours. Fifty-seven have 30 minutes, fifty-two 45 minutes, and eighteen 60 minutes for lunch.

## GENTLEMEN'S FURNISHING GOODS.

Two firms report 10 employés; one at \$108 33 per month, one \$100, one \$90, one \$75, one \$60, one \$45, one \$35, one \$30, and two \$25. They are paid at intervals varying from a week to a month.

## HATS AND CAPS.

Four firms report 21 employés; two at \$250 per month, two \$200, three \$150, two \$100, and one \$50. One at \$40 per week, three \$25, one \$23, two \$20, one \$12, one \$10, and two \$5. Nine work 9 hours, six 11 hours, and six 12 hours. All have 60 minutes for lunch, and are paid at irregular intervals, none longer than a month.

## CLOTHS AND TRIMMINGS.

Two firms report 28 employés; two at \$300 per month, three \$200, one \$175, two \$120, two \$100, four \$80, one \$75, five \$60, five \$50, one \$40, one \$30, and one \$25. All are paid monthly, work 9 hours, and have 60 minutes for lunch.

## GENERAL MERCHANDISE.

One firm reports 29 employés; four at \$25 per week, four \$20, one \$18, three \$14, five \$15, and twelve \$12. They are paid weekly, work from 8 A. M. to 6 P. M., and have from 45 to 60 minutes for lunch.

## TOYS AND FANCY NOTIONS.

Five firms report 244 employés; two at \$250 per month, two \$200, two \$175, three \$150, one \$140, three \$125, three \$120, one \$105, four \$100, two \$90, three \$80, seven \$75, two \$70, sixteen \$65, seven \$60, nine \$55, nineteen \$50, eleven \$45, sixteen \$40, two \$37 50, one \$35, three \$30, eight \$25, one \$20, and five \$10. Three at \$30 per week, one \$28 50, one \$27, one \$26, one \$25, one \$21, four \$20, one \$19 50, eleven \$18, two \$17, three \$16 50, eighteen \$15, eleven \$13 50, two \$12 50,



eleven \$12, two \$11, two \$10 50, nine \$10, one \$9, one \$7 25, one \$8, one \$6, one \$5, two \$4 50, two \$4, two \$3 50, and fifteen \$3. They are paid at intervals varying from a week to a month. One hundred and twenty-four have irregular hours of work, twenty-eight work 9½ hours, four 9, and eighty-eight 11½. One hundred and sixteen have 45 minutes and four have 60 minutes for lunch.

#### JEWELRY AND SILVERWARE.

One firm reports 9 employes; one at \$30 per week, one \$24, one \$22 ½, two \$21, one \$19 50, one \$16, one \$13, and two \$4. They are paid weekly, work 10½ hours, and have 60 minutes for lunch.

#### BOOKS AND STATIONERY.

Eight firms report 165 employes; one at \$250 per month, one \$225, one \$200, four \$150, seven \$125, one \$120, eleven \$100, one \$90, one \$85, three \$75, one \$70, one \$65, nine \$60, one \$55, six \$50, four \$45, seven \$40, one \$42 50, one \$35, three \$30, six \$25, one \$17, and four \$15. Two at \$40 per week, six \$30, four \$25, one \$21, five \$20, ten \$18, three \$16 50, nine \$15, five \$14, six \$12, four \$10, three \$9, two \$8, two \$7 50, two \$7, six \$6, six \$5, six \$4, three \$3 50, two \$3, and two \$2 50. Twenty-nine are paid weekly, eighteen twice a month, seven monthly, and one hundred and eleven at intervals varying from a week to a month. Five work 12 hours, one hundred and five 10, eighteen 9½, and thirty-seven 9 hours. One hundred and forty-seven have 60 minutes and eighteen 45 minutes for lunch.

#### MANUFACTURING DRUGGISTS.

One firm reports 43 employes; one receives \$200 per month, one \$175, one \$140, two \$125, one \$110, one \$100, one \$90, two \$85, three \$80, five \$75, two \$70, one \$65, one \$60, four \$50, two \$45, one \$40, one \$35, one \$30, five \$20, and four \$15.

#### RETAIL DRUGGISTS.

Five firms report 49 employes; six receive \$150 per month, one \$130, one \$125, one \$120, one \$115, one \$110, four \$100, three \$90, two \$85, four \$75, four \$65, three \$55, three \$50, one \$30, one \$25, and ten \$20. One at \$6 per week and one at \$5. Thirty-five are paid monthly, fourteen part monthly, part weekly, forty-two work irregular hours, seven work 9½ hours. Twenty-four are allowed 60 minutes for lunch while twenty-five are allowed 90 minutes.

#### PHOTOGRAPH GALLERIES.

Two firms report 14 employes; two receive \$30 per week, three \$20, one \$15, one \$13, two \$10, two \$8, two \$5, one \$3. All are paid weekly. Twelve work 10 hours and two 8. All have 60 minutes for lunch.

CARPETS AND FURNITURE.

Seven houses report 101 employés; one at \$150 per month, two \$125, two \$100, one \$80. One at \$21 per week, two \$18, four \$15, three \$12, one \$10, three \$9, three \$6, two \$5, six \$4. Seven at \$5 per day, five \$4, twenty-three \$3 50, twenty-four \$3, nine \$2 50, one \$2, and one \$1 25. All are paid weekly. Fifty-seven work 10 hours, thirty-four 9, and ten 8½.

GROCERIES.

Six firms report 145 employés; one at \$200 per month, two \$150, two \$137 50, seven \$125, one \$110, thirteen \$100, one \$95, four \$90, four \$85, five \$75, six \$70, sixteen \$65, eight \$60, one \$55, five \$52, twenty-five \$50, and one \$15. Five at \$11 per week, two \$10, four \$9, one \$8 50, three \$8, seven \$7, one \$6, two \$4 50, seven \$4, and one \$3. Thirty-three are paid weekly and one hundred and twelve monthly. Seven work 12 hours, nine 11, one hundred and five 10½, twelve 10, and twelve work from 7 A. M. to 6 P. M., with irregular time for lunch. One hundred and five have 40, twelve 30, and sixteen 60 minutes for lunch.

CROCKERY AND GLASSWARE.

Two firms report 90 employés; two received \$250 per month, three \$125, one \$112 50, seven \$100, one \$95, one \$90, two \$80, four \$75, four \$70, one \$67 50, four \$65, five \$60, six \$55, five \$50, one \$45, five \$40, one \$37 50, two \$35, four \$30, one \$25, three \$20, two \$18, six \$15. One is paid \$20 per week, two \$17, three \$13, two \$9, two \$7, three \$6, three \$5, three \$3. All are paid weekly, and have from 30 to 45 minutes for lunch. Sixty-seven work from 7:30 A. M. to 6 P. M., and twenty-three from 8 A. M. to 6 P. M.

AGRICULTURAL IMPLEMENTS AND WAGONS.

Two firms report 43 employés; one receives \$416 65 per month, one \$175, seven \$150, seven \$125, four \$100, one \$80, three \$75, four \$60, two \$50, one \$28 85, one \$25, two \$17 50, two \$15, two \$14, one \$13 50, and two \$12. One \$25 per week and one \$20. They are paid at intervals varying from a week to a month. Twenty-four work 9 hours, nineteen 10, and all have 60 minutes for lunch.

FIREARMS.

One establishment has 10 employés; one at \$165 per month, one \$137, one \$125, one \$108, two \$78, two \$70, one \$50, and one \$22. They work from 8 A. M. to 6 P. M., and are paid on demand.

RUBBER GOODS.

One firm with 15 employés pays one \$300 per month, one \$150, two \$125, ten \$50, and one \$20. They work 10 hours, have 60 minutes for lunch, and are paid at "all times."

## PAINTS, OILS, AND VARNISH.

One firm has 6 employ  s; one at \$110 per month, one \$100, one \$75, and one \$50. They are paid on demand, work 9   hours, and have 45 minutes for lunch.

## SHIP CHANDLERS.

Three firms report eighteen employ  s; one at \$200 per month, one \$110, eight \$100, one \$90, one \$75, two \$60, two \$50, and two \$40. Thirteen are paid monthly and five weekly. Twelve work 10 hours, six 9   hours; eleven have 60 minutes and seven 30 minutes for lunch.

## HARDWARE.

Three firms report fifty-one employ  s; two at \$400 per month, three \$240, one \$175, one \$160, three \$150, one \$140, one \$135, three \$120, six \$100, two \$90, one \$85, eight \$75, six \$60, seven \$50, one \$40, three \$40, one \$35, and one \$25. Twenty-eight are paid weekly, thirteen monthly, and ten at "any time." Twenty-eight work 9   hours, thirteen 10  , and ten have irregular hours; thirty-four have 45 minutes and seventeen 60 minutes for lunch.

## PIG IRON, COKE, AND COAL.

Two firms have fifteen employ  s; one is paid \$300 per month, one \$200, five \$100, one \$75, three \$60, two \$50, and one \$35. Nine work 9   hours and six work 10 hours a day. Six are paid monthly and nine weekly. All have 60 minutes for lunch.

## OPERATIVES.

## IRON AND STEEL WORKERS.

In nine iron and steel working establishments 2,391 men and boys are employed; twenty-five are paid \$6 per day, twenty-five \$5, twenty \$4, one hundred and fifty-three \$3 50, two hundred and one \$3, two hundred and seventy-eight \$3, one hundred and three \$2 75, one hundred and fifty \$2 50, two hundred and fifty-one \$2 25, two hundred and fifty-two \$2, two hundred and twenty-five \$1 75, one \$1 50, one \$1 33, thirty-five \$1 25, one 83 cents, forty 75 cents. Two receive \$1 per week, three \$24, seven \$22 50, five \$18, five \$15, fifteen \$12, four \$10, two \$8, three \$7, two hundred and three \$6, one hundred and five \$5, and one hundred and two \$3. One is paid \$65 per month, one \$60, one \$55, one \$50, eleven \$45. Sixteen hundred and seventy work 10 hours, seven hundred 9  , two 9  , and nineteen 9. Sixteen hundred and fifty are paid weekly, seven hundred and fifty-nine are paid every two weeks, and seventeen are paid monthly. Sixteen hundred and seventy minutes allowed in which to take the noon-day meal, seven hundred and forty 45, twenty 40, and sixty-five 30 minutes.

IRON AXLES.

One firm reports ten employés; one at \$4 per day, one \$3 50, three \$2, four \$1, one 75 cents. They are paid every two weeks. The working day is 10 hours, with 30 minutes allowed for lunch.

SAW MANUFACTURERS.

One firm reports 20 employés; three at \$5 per day, four \$4, four \$3 50, two \$3, one \$2 50, three \$2 25, one \$2, one \$1 75, and one \$1 25. They are paid weekly, work 10 hours a day, and have 60 minutes for lunch.

SHIPSMITHS.

Two firms report 23 employés; one at \$5 per day, one \$4 50, two \$4, five \$3 50, five \$3, four \$2 25, four \$2, and one \$1 25. They are all paid weekly. Eleven work 9 hours per day and twelve 10 hours. Eleven are allowed 60 minutes for lunch and twelve are allowed 30 minutes.

SHEET METAL WORKERS.

Three firms report 47 employés; one at \$7 50 per week, one \$7, one \$5, one \$4 50, one \$3. One at \$4 50 per day, five \$4, six \$3 50, one \$3 25, thirteen \$3, two \$2 50, one \$2 25, nine \$2, two \$1 50, two \$1. All are paid weekly. Seven work 10 hours, eight 10½, thirty-two 8. Thirty-two are allowed 60 minutes for lunch, while 32 have but 30 minutes.

SHEET IRON WORKERS.

One firm reports 8 employés; three receive \$3 per day, two \$2 50, two \$2, one \$1 50. They are all paid weekly and work 10½ hours per day.

SHEET COPPER WORKERS.

Two firms report 39 employés; one receives \$4 50 per day, five \$4, six \$3 50, ten \$3, one \$2 25, seven \$2, one \$1 50, two \$1. One receives \$7 50 per week, one \$7, one \$5, one \$4 50, one \$3, one \$3 25. Thirty-nine are paid weekly. Seven work 10 hours and thirty-two 8 hours per day. Seven have 30 and thirty-two have 60 minutes for lunch.

LUMBER MILLS.

Five firms employ 644 hands; five at \$150 per month, one \$125, two \$117, five \$100, twenty-two \$90, twenty-five \$85, three \$80, one \$78, four \$75, four \$70, twenty-two \$65, forty-one \$60, twenty-one \$55, one \$52, twenty-six \$50, forty-six \$45, seventy-seven \$40, two \$39, sixty-one \$35, eighty-one \$30, two \$26, ten \$25, one \$21, three \$20, one \$17 50, and one \$10.

As a rule lumbermen are boarded, in addition to the wages given; the following, however, are employed at the rates given, without board: One at \$125 per month, three \$100, one \$90, seven \$80, two \$78, two \$75, five \$65, two \$58 50, two \$55, five \$50, ninety-nine \$45, two \$42, six \$40, thirty \$39, and three \$30.

# UNITED STATES BUREAU OF LABOR STATISTICS.

Two are paid monthly; one hundred and  
 30-day sight drafts on San Francisco  
 money whenever they wish, and they  
 30-day sight drafts. One hundred and  
 per day, one hundred and fifty-five 11  
 and forty-four 10 hours. All have 30 minutes  
 who have 60 minutes during the long

## NUMBER YARDS.

one receives \$125 per month, one  
 week, two \$18, one \$16 50, three \$15. One  
 \$3 50, two \$3 25, one \$3, three \$2 75.  
 Thirty-eight are paid weekly and three  
 30 minutes for lunch, ten "no time speci-  
 and eleven 9 hours, and ten from 7 A. M. to  
 and for lunch.

## GLASS MILL WORK.

one receives \$24 per week, one \$21,  
 \$18, two \$15, one \$14, two \$13 50, three  
 \$7, and two \$6. One receives \$6 per  
 \$4, two \$3 75, forty-three \$3 50, one  
 \$3, three \$2 75, five \$2 50, five \$2 25,  
 \$1 50, six \$1 25, three \$1, one 75 cents.  
 are paid weekly and fifty-two every two  
 by-nine work 9 hours per day and twenty-  
 and fifty-five have 30, twenty-one have 35,  
 for lunch.

## AND GLASS FACTORIES.

one receives \$5 per day, two \$4, two  
 \$2 50, nine \$2, two \$1 75, three \$1 50,  
 cents. One receives \$19 50 per week, one  
 9 hours, and are paid weekly. Five  
 35 minutes for lunch.

## GLASS MANUFACTURING.

at \$30 per week, one \$20, two \$18,  
 \$12, one \$11, three \$10, and one \$8,  
 \$5, six \$4, eighteen \$3 50, fifty-  
 \$2 50, five \$2 25, thirty-three \$2,  
 \$1, one at \$1 25, and three at \$1 per  
 8 hours a day.

## GLASS AND PIPES.

\$12 per month. Two at \$24  
 \$15 50, fifteen \$15, one \$14,  
 \$9 50, four \$9, two \$8 50,

four \$8, five \$7 50, four \$5, two \$4 50, six \$4, four \$3 50, and five \$3. Seventy-four work 10 hours, and have 45 minutes for lunch, and seven work 9 hours, and have 30 minutes for lunch. All are paid weekly.

## BOAT BUILDERS.

Three firms report 54 employés; one at \$5 per day, thirty-six \$4, two \$3 50, one \$3, four \$2 50, one \$2 25, five \$2, five apprentices at \$1 to \$2 per day, and three receive 50 cents per day. One receives \$5 per week and one \$4. All work 9 hours, are paid weekly, and have 60 minutes for lunch.

## BRIDGE CARPENTERS.

One firm reports 40 employés at \$3 50 per day. They are all paid weekly, work 9 hours, and have 60 minutes for lunch.

## HOUSE CARPENTERS.

Twelve firms report 178 employés; one receives \$5 per day, four \$4 50, one \$4, one hundred \$3 50, six \$3 25, forty \$ 20, thirteen \$3, seven \$2 75, five \$2 50, one \$1 75. All work 8 hours and are paid weekly. One hundred and sixty-five have 60 and thirteen 45 minutes for lunch.

## STAIR BUILDERS.

Three firms report 22 employés; sixteen receive \$3 50 per day, one \$3, one \$2 75, three \$1 50, one \$1 75. Ten work 8 hours and twelve 9. Three have 60 minutes for lunch and nineteen have 30 minutes.

## BOX FACTORIES.

Three firms report 146 employés; four receive \$4 per day, one \$3 33, thirteen \$3, two \$2 75, forty-four \$2 50, three \$2 25, forty-seven \$2, four \$1 75, three \$1 50, six \$1 25, and nineteen \$1. Ninety-eight work 10 hours and forty-eight 6 hours per day. One hundred and twenty are paid twice a month and twenty-six are paid weekly. One hundred and twenty have 60 and twenty-six have 30 minutes for lunch.

## PAPER BOX FACTORIES.

Five establishments work 44 employés, paying one \$22 50 per week, seven \$18, four \$15, eight \$12, two \$11, two \$10, three \$9, five \$8, two \$7, two \$6, one \$5, six \$4, and one \$30. All are paid weekly. Twelve work 9 hours, thirty-two 10 hours, and have from 30 to 60 minutes for lunch.

## JEWELERS' BOXES.

One establishment has 8 employés; one is paid \$21 per week, one \$20, two \$18, one \$10, one \$7, one \$6 50, and one \$4. They are paid weekly, work 9½ hours a day, and have 60 minutes for lunch.

## SHOWCASES.

One establishment has 9 employés; one is paid \$21 per week, two \$15, two \$13 50, one \$7, and one \$5. They work 9 hours, have minutes for lunch, and are paid weekly.

## MARBLE CUTTERS.

Three firms report 55 employés; one receives \$5 per day, eleven \$3 50, two \$3, twenty-one \$2 50, nine \$2 25, one \$1 66, one \$1 40. Forty are paid when they wish, and fifteen twice a month. Forty work 9 hours and sixteen 10 hours. All have 60 minutes for lunch.

## STONE WORKS.

Three firms report 69 employés; one receives \$6 50 per day, two \$5, one \$5 50, thirty-nine \$3. Sixty-nine work 9 hours. Nineteen are paid weekly and forty every two weeks. All are allowed minutes for lunch.

## STONE CUTTERS.

Three firms report 27 employés; twenty-four receive \$4 per day, one \$5. Two receive \$50 per month. All work 8 hours, are paid every two weeks, and are allowed 60 minutes for lunch.

## CONCRETE WALL BUILDERS.

One firm reports 30 employés; two at \$3 50 per day, four \$2 50, twenty-four \$2. All are paid weekly, all work 9½ hours per day, all are allowed 60 minutes for lunch.

## ORNAMENTAL STONE WORK.

One firm reports 15 employés; one receives \$4 per day, three \$2 50, four \$2 25, and four \$2. All are paid every two weeks, work 10 hours a day, and have 60 minutes for lunch.

## BRICKLAYERS.

Five firms report 62 employés; three receive \$7 per day, twenty-one \$6, thirty \$3. Sixty-two work 9 hours, have 60 minutes for lunch, and are paid weekly.

## PLASTERERS.

One firm reports 10 employés; all receive \$5 per day, work 8 hours, are allowed 60 minutes for lunch, and are paid weekly.

## PLUMBERS.

Seven firms have 148 employés; one receives \$90 per month, one \$21 per week, two \$18, one \$15, one \$12, one \$10, one \$8, one \$3. Two are employed at \$5 50 per day, two \$5, one \$3 75, nine \$3 50, two \$3 25, eleven \$3, three \$2 50.

\$2, one \$1 75, nine \$1 50, one \$1 25, thirty-two \$1, and one 75 cents. All are paid weekly. One hundred and thirteen work 8 hours and thirty-five 10 hours per day. One hundred and thirteen are allowed 60 minutes for lunch and thirty-five are allowed 30 minutes.

## HOUSE AND SIGN PAINTERS.

Four firms report 79 employés; one is paid \$6 per day, one \$5, one \$4, eighteen \$3 50, fifty-two \$3, four \$2 50, one \$2, and one 66 cents. Six work 9½ hours, seventy-three 8 hours. Seventy-three have 60 and six have 30 minutes for lunch. All are paid weekly.

## HOUSE DECORATORS.

Four firms report 77 employés; twenty receive \$4 per day, one \$3 50, and fifty-six \$3. All work 8 hours, are paid weekly, and have 60 minutes for lunch.

## PRINTERS.

Twenty-six establishments report 317 employés; one at \$110 per month, two \$100, one \$50, and one \$25. Two at \$40 per week, one \$35, four \$30, three \$25, five \$24, three \$22, eight \$21, ten \$20, fifty-four \$18, one \$17 50, two \$17, six \$16, twenty-five \$15, one \$14 85, three \$14, two \$13 50, two \$13, eleven \$12, four \$11, three \$10 50, seventeen \$10, eleven \$9, seven \$8, three \$7 50, five \$7, one \$6 50, twelve \$6, three \$5 50, nine \$5, six \$4 50, nine \$4, four \$3 50, seven \$3, four \$2 50, and one \$1. Four at \$5 per day, seven \$4, three \$3 50, twenty-six \$3, four \$2 50, one \$2 33, six \$2, one \$1 75, three \$1 50, six \$1, and two 75 cents. All are paid weekly. Two hundred and thirty-seven work 10 hours, two 11, fifteen 9½, five 8½, eighteen 8, and forty doing piece-work have irregular hours. Two hundred and eighty-three have 60 minutes and thirty-four no definite time for lunch.

## BOOK-BINDERS.

Three firms have 51 employés; one at \$30 per week, two \$24, one \$21, two \$20, one \$19, ten \$18, two \$15, one \$12, one \$11, five \$10, one \$9, one \$8, three \$7, three \$6, one \$5, five \$4, and five \$3. All work 10 hours, have 60 minutes for lunch, and are paid weekly.

## ENGRAVERS.

Two firms report 19 employés; one at \$40 per week, one \$35, one \$30, one \$27, one \$21, one \$20, two \$18, three \$15, two \$11, one \$10, two \$9, one \$6, one \$4, and one \$3. Seventeen work 10 hours and two 8. All have 30 minutes for lunch, and are paid weekly.

## CARD MANUFACTURING.

One establishment has 7 employés; one at \$20 per week, two \$15, one \$8, two \$7, and one \$6. They work 9½ hours, are allowed 1 hour for lunch, and are paid weekly.



## JEWELRY AND SILVERWARE MANUFACTURING.

Two firms report 107 employés; one at \$54 per week, one \$45, one \$39, two \$36, two \$33, nine \$30, twelve \$27, thirteen \$24, one \$23, thirteen \$21, one \$19 50, fifteen \$18, one \$16, seventeen \$15, one \$14, four \$12, three \$9, two \$7 50, three \$6, one \$4 50, two \$4, and one \$2 50. All are paid weekly. Ten work 10 hours, with 30 minutes for lunch, and ninety-seven work from 7:30 A. M. to 6 P. M., with 60 minutes for lunch.

## SEAL AND FUR GOODS MANUFACTURING.

Two firms report 44 employés; one at \$40 per week, three \$35, three \$30, twelve \$20, twenty-two \$15, and three \$12 50. All are paid weekly, work 9 hours, and have 60 minutes for lunch.

## UPHOLSTERING AND BEDDING.

One firm has 18 employés; ten receive \$21 per week, five \$16, one \$13, one \$10, one \$7, and one \$4. They are paid weekly, work 10 hours a day, and have 60 minutes for lunch.

## PIANO MANUFACTURING.

One piano factory employs 8 workmen; four receive \$21 and four \$18 per week. They are paid weekly, and work 9 hours a day, with 30 minutes for lunch. This industry has been driven almost entirely from this coast by Eastern competition.

## MATHEMATICAL INSTRUMENT MAKING.

One establishment with 7 employés pays one \$4 a day, one \$3 50, one \$2 50, one \$2, one \$1 50, one \$1, and one \$3 50 per week. They are paid weekly, work 10 hours a day, and have 60 minutes for lunch.

## SAIL LOFTS.

Three firms with 20 employés pay sixteen \$4 per day, one \$11 50 per week, one \$10, and two \$7. They work 9 hours, have 30 minutes for lunch, and are paid weekly.

## LEATHER BELTING.

One factory employs 9 hands; one at \$21 per week, two \$18, three \$16 50, one \$11 50, one \$10, and one \$8. They are paid weekly, work 10 hours per day, and have 30 minutes for lunch.

## CANDY MANUFACTURERS.

Six firms report 41 employés; one receives \$90 per month, two \$50, three \$40. One receives \$19 per week, one \$18, one \$17, one \$12, one \$10, one \$9, two \$7, three \$6, two \$5, three \$4 50, four \$3 50. Two receive \$3 50 per day, five \$3, three \$2 25, and three \$2. All are paid weekly. Forty work

one 8. Four have 60 minutes, thirty have 30 minutes, and seven have from 45 to 90 minutes for lunch.

#### BAGMAKERS.

Two firms report 20 employés; two at \$15 per week, two \$12, three \$10, five \$9, one \$8 50, four \$8, one \$7, one \$6, and one \$3 50. Six work 10 hours and fourteen 9½ hours. All have 30 minutes for lunch, and are paid weekly.

#### SADDLERY AND HARNESS MAKING.

Four establishments employ 204 hands; two at \$4 per day, four \$3 50, four \$3, five \$3 75, twenty-one \$2 50, fifteen \$2, four \$1 50, one \$1 25, seven \$1, six 75 cents, and four 50 cents. One hundred and thirty are employed on piece-work, twenty-seven of whom earn from \$15 to \$24 per week, eighteen from \$12 to \$14, and fifteen from \$6 to \$10. The earnings of seventy piece-workers were not given. All are paid weekly, work 10 hours a day, taking from 30 to 60 minutes for lunch.

#### CIGAR MANUFACTURERS.

Six firms report 141 employés, all doing piece-work. The average weekly earnings are given as follows: One earns \$20 per week, one \$18 60, one \$16 80, one \$16 50, one \$15 60, one \$15 30, two \$15, one \$13 50, one \$13 20, thirty-eight \$12, one \$10 50, one \$10 20, seventy \$10, nine \$9 50, one \$8 40, three \$8, three \$7 60, one \$7 15, one \$6 40, one \$6, one \$5 20, and one \$5. One hundred and thirty-two work 8½ hours and nine work 9 hours daily, taking from 30 to 60 minutes for lunch.

#### COTTON MILL.

One establishment has 261 employés. Wages range from 60 cents to \$3 50 per day. They work 10½ hours, and have 35 minutes for lunch. Wages are paid weekly. The Superintendent of this mill says: "In the Southern States the mills and manufactories of textile fabrics are run from 11 to 13 hours per day. It is impossible to compete with them running 10 hours and pay higher wages. In Texas, Tennessee, the Carolinas, Louisiana, Kentucky, Georgia, and other States, mills are run on long time at low wages. There should be a National law for the protection of labor in the manufacture of cotton."

#### WOOLEN MILLS.

One firm has 141 employés; four are paid \$5 per day, one \$4, one \$3 60, one \$3 25, four \$3, three \$2 75, five \$2 50, two \$2 25, three \$2, two \$1 75, twenty-one \$1 50, eight \$1 45, two \$1 35, three \$1 25, seven \$1 20, one \$1 15, fourteen \$1 10, one \$1 05, twenty-six \$1, three 95 cents, nineteen 90 cents, five 85 cents, three 75 cents, two 50 cents. They work 11 hours a day, and are paid monthly, with 45 minutes allowed for lunch.

## BREWERIES.

In four breweries 104 men are employed; two at \$200 per month, one \$150, one \$125, one \$130, one \$110, four \$100, two \$85, one \$80, and one \$60. Six at \$25 per week, eleven \$23, one \$20, one \$21, nineteen \$17, two \$16, and seven \$15. The working hours are from A. M. to 5 P. M., with 1 hour allowed for lunch.

## LEAD SMELTING.

One establishment employs 245 men; ten at \$6 per day, three \$5, one \$4.50, six \$4, ten \$3.50, twenty \$3, thirteen \$2.75, thirty-eight \$2.50, eighty-two \$2.25, sixty-one \$2. They work 10 hours, have 30 minutes for lunch, and are paid twice a month.

## LEAD PAINTS.

Two firms employ 94 hands; one at \$10 per day, three \$7, two \$6, one \$4, twelve \$2.50, six \$2.25, one \$2.85, sixty \$2, one \$1.75, two \$1.50, one \$1.10, and one \$1. All work 10 hours, and have 30 minutes for lunch. One establishment pays weekly and the other both weekly and monthly.

## SUGAR REFINERIES.

One firm reports 550 employees: thirty-five at \$94 per month, one hundred and eighty \$54.30, and thirty-five \$3 per day. They work 10 hours, have 60 minutes for lunch, and are paid monthly.

## MILLING (FARINACEOUS GOODS).

One firm has 44 employees: one at \$125 and one at \$110 per month, one at \$25 per week, one \$21.50, one \$20, one \$19, three \$18, two \$16, five \$15, seven \$14, fifteen \$13.50, and six \$12. They work 9 hours a day, and are paid weekly.

## CUTTING AND SPINNING MILLS.

Two establishments report 26 employees: one at \$125 per month, \$15, and one \$10. One at \$12 per week, one \$11, five \$10, one \$9, \$13, two \$14, one \$15, two \$16, two \$17, two \$18, three \$19, and one \$20. They work 11 hours a day, have 30 minutes for lunch, and are paid weekly and monthly.

## CLOTHING FACTORY.

One establishment employs 100 employees: one at \$15 per month, one \$12, and one at \$10 per week. They work 11 hours a day, have 30 minutes for lunch, and are paid weekly.

## CLOTHING FACTORY.

One firm reports 30 employees: one at \$15 per month, one \$12, one \$10, one \$8, one \$7, one \$6, one \$5, one \$4, one \$3, one \$2, one \$1, one \$1.50, one \$2.50, one \$3.50, one \$4.50, one \$5.50, one \$6.50, one \$7.50, one \$8.50, one \$9.50, one \$10.50, one \$11.50, one \$12.50, one \$13.50, one \$14.50, one \$15.50, one \$16.50, one \$17.50, one \$18.50, one \$19.50, one \$20.50, one \$21.50, one \$22.50, one \$23.50, one \$24.50, one \$25.50, one \$26.50, one \$27.50, one \$28.50, one \$29.50, one \$30.50, one \$31.50, one \$32.50, one \$33.50, one \$34.50, one \$35.50, one \$36.50, one \$37.50, one \$38.50, one \$39.50, one \$40.50, one \$41.50, one \$42.50, one \$43.50, one \$44.50, one \$45.50, one \$46.50, one \$47.50, one \$48.50, one \$49.50, one \$50.50, one \$51.50, one \$52.50, one \$53.50, one \$54.50, one \$55.50, one \$56.50, one \$57.50, one \$58.50, one \$59.50, one \$60.50, one \$61.50, one \$62.50, one \$63.50, one \$64.50, one \$65.50, one \$66.50, one \$67.50, one \$68.50, one \$69.50, one \$70.50, one \$71.50, one \$72.50, one \$73.50, one \$74.50, one \$75.50, one \$76.50, one \$77.50, one \$78.50, one \$79.50, one \$80.50, one \$81.50, one \$82.50, one \$83.50, one \$84.50, one \$85.50, one \$86.50, one \$87.50, one \$88.50, one \$89.50, one \$90.50, one \$91.50, one \$92.50, one \$93.50, one \$94.50, one \$95.50, one \$96.50, one \$97.50, one \$98.50, one \$99.50, one \$100.50. They work 11 hours a day, and have 30 minutes for lunch.

## CRACKER BAKERIES.

Two firms report 157 employés; eight at \$6 a day, eight \$5, fifteen \$4, three \$3 50, thirty-three \$3, four \$2 50, eight \$2 25, eighteen \$2, seventy-nine \$1 50, seventy-four \$1 25, and seven \$1. All are paid weekly; thirty-two work 9 hours, with 60 minutes for lunch, and one hundred any twenty-five 9½ hours, with 30 minutes for lunch.

## ICE MANUFACTURING.

Two establishments employ 40 hands; one at \$120, twenty-one \$80, two \$75, two \$70, and fourteen \$60. All are paid monthly. Twenty have irregular working hours, and twenty work 11 hours a day, with 50 minutes allowed for lunch.

## SALT MANUFACTURING.

One establishment reports 15 employés; one at \$75 per month, five at \$8 per week, one at \$3 per day, two \$2, and six \$1 25. They work 9 hours a day, have 30 minutes for lunch, and are paid weekly.

## SOAP MANUFACTURING.

Seven factories employ 142 persons; four at \$100 per month, two \$75. One at \$25 per week, two \$15, one \$14, one \$12, sixty-three \$10, three \$9, one \$8, and five \$5. Two at \$3 per day, four \$2 50, one \$2 25, ten \$2, ten \$1 75, one \$1 62, twenty-five \$1 50, and six \$1. They work 10 hours a day except on Saturday, when thirty work 9 hours and five work 8 hours. One hundred are paid weekly, eighteen semi-monthly, and twenty-four are paid monthly.

## MATCH FACTORY.

One establishment reports 76 employés; one at \$2 per day, five \$1 25, and seventy \$1 15. They are paid weekly, work 10 hours a day, with an intermission of 60 minutes at noon time.

## TIN-CAN MAKERS.

One firm reports 64 employés; one at \$30 per week, one \$28 85, one \$24, one \$23, one \$21, one \$19 50, five \$18, three \$15, four \$12, three \$10 50, one \$10, twenty-one 9, one \$8, four \$7 50, four \$7, five \$6, five \$5, twenty-two \$4, and sixty-seven children under fifteen years of age at \$3 to \$3 50 per week. All are paid weekly, work 9 hours, and have 30 minutes for lunch.

## CIGAR-BOX MAKERS.

One firm reports 15 employés; one at \$4 per day, one \$3 60, one \$3, four \$2 25, four \$1 25, and four \$1. They are paid weekly, work 9½ hours, and have 30 minutes for lunch.

## BRUSH FACTORY.

One firm employs 6 hands; one at \$20 per week, three \$4, and two \$2. They are paid weekly, work 9 hours, and have 60 minutes for lunch.

## RUBBER STAMPS.

One firm employs 10 hands; two at \$18 per week, three \$16, two \$12, one \$9, one \$6, and one \$5. They are paid weekly, work 10 hours a day, and have 60 minutes for lunch.

## BILL POSTERS.

One firm employs 12 men; one at 20 per week, five \$18, one \$15, two \$14, two \$12, and one \$10. They are paid weekly, and have no regular working hours.

## STEAMSHIP COMPANY.

One company reports 2,036 employés—1,034 aboard vessels, and 1,002 on shore. The wages of those afloat are given as follows: Twenty captains at \$150 to \$250 per month, twenty first officers \$75 to \$100, twenty second officers \$60, twelve third officers \$50, twenty chief engineers \$125 to \$150, twenty first assistant engineers \$90, fourteen second assistant engineers \$75, nine third assistant engineers \$70, twenty pursers \$75 to \$100, fourteen freight clerks \$60 to \$70, four electricians \$75, seventeen stewards \$75 to \$90, ten second stewards \$40, twelve stewardesses \$25, twenty-seven water-tenders \$55, ninety-five firemen \$50, ten carpenters \$50, twelve boatswains \$50, two hundred and fifty-four sailors \$45, and 40 cents per hour overtime for Sundays, and all over 9 hours' average per day, sixteen watchmen \$45, twenty-two oilers \$40, seventy coal passers \$40, sixty-two cooks and bakers \$30 to \$60, two hundred and forty-eight waiters, porters, and pantrymen \$25 to \$35 per month. All employés on vessels receive board and lodging in addition to above wages.

Employed on shore are five officers at \$150 to \$200 per month, sixteen salaried agents \$80 to \$175, and twenty-five agents who work on commission. Thirty-one clerks \$50 to \$120 per month, seven watchmen \$60, fourteen laborers, laundrymen, etc., \$50 to \$75, four boys \$20 to \$30. Ship carpenters are paid \$5 per day, joiners \$4, machinists \$2 50 to \$3 50, blacksmiths \$2 50 to \$4, longshoremen 30 cents to 50 cents per hour, the number employed by the day and hour being about 900.

## STEAM WHALERS.

One whaling company employs 384 men "on lays," nine months in the year. Their wages above board, lodging, and \$60 advance money paid them depend entirely upon the catch made during the season.

## MEAT MARKETS.

Five firms report 99 employés; twenty-one at \$20 per week, fifteen \$18, forty-six \$17 50 to \$20, five \$15, one \$14, eight \$13 50, and three \$10. All are paid weekly. The working hours are usually from 5 A. M. to 5 P. M., with 60 to 90 minutes allowed for lunch.

## BORAX WORKS.

One establishment employs 44 men; one at \$200 per month, seven at \$3 per day, four \$2 50, and thirty-two \$2. They are paid semi-monthly, work 10 hours, and have 25 minutes for lunch.

## HOTELS AND RESTAURANTS.

Ten hotels (second and third class) employ 90 persons; three at \$100 per month, one \$110, six \$80, one \$75, two \$70, two \$60, seven \$50, five \$45, five \$40, four \$35, seventeen \$30, five \$25, twenty-three \$20, seven \$15, and two \$10.

Sixteen restaurants employ 220 males at the following rates of wages, with board: Three at \$100 per month, two \$90, one \$80, seven \$75, four \$70, six \$65, eleven \$60, nine \$55, thirty-one \$50, twenty-two \$45, two \$42 50, thirty-five \$40, fourteen \$35, two \$32, twenty-five \$30, thirteen \$25, twelve \$20, and three \$15. One at \$12 per week, one \$10, four \$9, and two \$6. One hundred and two are paid monthly, seventy are paid every two weeks, and thirty-eight are paid weekly. Working hours very irregular, running from 10 to 13 hours, with from 30 to 90 minutes intermission.

## BARBER SHOPS.

In eleven shops 36 barbers are employed. One is paid \$50 per month, one \$20 per week, six \$18, nine \$17, seven \$16, five \$15, three \$13, one \$11, one \$10, one \$9, and one \$8 50. Twenty-nine work 11 hours, seven work 11½ hours for five days of the week, and all work 13 hours on Saturday and 5 hours on Sunday.

## LAUNDRIES.

One establishment reports 254 employés—twenty-four in connection with the office, and two hundred and thirty doing laundry work. Office salaries are as follows: One is paid \$162 per month, one \$160, one \$158, one \$150, one \$146, one \$133, one \$125, one \$118, one \$92, one \$89, two \$80, one \$76 70, one \$65, one \$63, one \$50, one \$40, two \$30, two \$25, two \$21, and one \$20. The laundry workers are given board and lodging in addition to the following wages: two at \$81 per month, one \$70, two \$65, two \$55, one \$50, two \$46, one \$45, six \$40, ten \$35, one \$33, two \$32 50, fifteen \$30, four \$27 50, thirty-three \$25, one \$24, nine \$22 50, twelve \$20, eleven \$17 50, eighty-three \$15, fourteen \$12, ten \$10, one \$9, six \$7, and one \$6. Payments are made weekly and monthly.

## GAS LIGHT COMPANY.

One company has 120 employés; eight at \$3 50 per day, four \$3 33, twelve \$3, ten \$2 75, fourteen \$2 50, four \$2 25, and sixty-eight \$2. Fifty-two work 12 hours, and sixty-eight work 10 hours five days of the week, and 9 hours on Saturday. All are paid semi-monthly.

## TELEGRAPHERS.

One company reports 28 employés; three at \$125 per month, two \$100, ten \$90, two \$80, four \$75, one \$65, one \$45, one \$35, one \$30, and three

\*25. They work 9 hours in daytime and 8 hours at night. Payments are made monthly.

## ELECTRICAL WORKS.

Five establishments report 59 employes; one at \$85 per month, \$80, two \$75, five \$60, one \$52, two \$40, three \$30, one \$25, and one \$24 per week, one \$19 50, one \$18, three \$17 25, one \$16, the \$15 50, four \$14, one \$10 50, one \$9 50, one \$8, one \$6, one \$4 50, \$4, and one \$3. One at \$3 per day, three \$2 75, one \$2 25, seven and nine \$1 50. Forty-three are paid weekly, eleven semi-monthly and five monthly. Five work 11½ hours, twenty-four 10 hours, thirty 9 hours. Twenty-one have 30 minutes and thirty-eight have minutes for lunch.

## STEAM-POWER WORKS.

One establishment has 5 employes; two at \$100 per month, two at \$12 per week. Four are paid monthly, and one weekly. They all work 11 hours, and have 60 minutes for the noon-day meal.

## STORAGE WAREHOUSE.

One establishment employs 300 men; one hundred and fifty at 50 cents per hour, and one hundred and fifty at 25 cents. They work 11 hours a day, with 60 minutes intermission at noon time.

## COLD STORAGE.

One establishment has 9 employes; one is paid \$125 per month, \$100, one \$90, two \$70, one \$65, and two \$60. They are paid monthly. They work 10 hours, and have 60 minutes for lunch.

## COAL AND WOODYARDS.

Five firms report 70 employes; twenty-eight at \$60 per month, \$55, one \$50, one \$40, and one \$30. One at \$18 per week, four \$15, \$14, ten \$12. Two at \$2 50 per day, eight \$2. Twenty-two work 10 hours, forty-three work 9½, five work 8. Fifteen are paid monthly, nineteen weekly. All have 60 minutes for lunch.

## BAGGAGE AND EXPRESS COMPANIES.

Four firms report 69 employes; one receives \$150 per month, \$125, one \$100, one \$85, one \$80, five \$70, five \$65, five \$60, one \$55, one \$50, one \$40, one \$30, and one \$25. Three receive \$20 per week, \$17 50, fourteen \$15, five \$14, three \$13, and one \$8. One is employed at \$2 25 per day, and eight at \$2. Thirty are paid semi-weekly, 8 are paid weekly, 25 every two weeks, 6 daily and weekly. Thirty-three work 9 hours, six 12 hours, and thirty 11 hours per week. All are allowed 60 minutes for lunch.

## HACK AND CARRIAGE COMPANIES.

One firm reports 28 employes at \$60 per month. Their pay is very irregular. They are paid monthly. The lunch is irregular.

## DRAYMEN.

Four firms report 72 employés; three at \$150 per month, one \$100. Two at \$20 per week, two \$18, eight \$17, one \$16, twenty \$15, six \$13 50, ten \$12. Four at \$3 per day, five \$2 25, and two \$2. All are paid weekly. Six work 11½ hours, five 10½ hours, and sixty-one from 10 to 12 hours per day. Six are allowed 30 minutes for lunch, 11 are allowed 30 minutes, while 55 have no limited time for lunch.

## STABLEMEN.

Five firms report 43 employés; five receive \$70 per month, ten \$60, one \$55, fourteen \$50, one \$45, and three \$40. One receives \$2 75 per day, one \$2 25, three \$2, four \$1 75. Thirty-nine are paid monthly and four are paid weekly. Six work "about 144 hours per day;" the working hours of thirty-two are irregular, and four work 12 hours. Twenty-eight have 60 minutes for lunch, and fifteen have irregular time.

## COMMON LABORERS (STREET AND CONTRACT WORK).

Four firms report 1,058 employés; fifteen at \$3 per day, twenty \$2 50, six hundred and ninety-two \$2, one hundred and eighty-four \$1 75, and one hundred and forty-three who are boarded and paid \$1 15. One hundred and fifty-five are paid monthly, three hundred and seventy-four every two weeks, five hundred weekly or monthly, and twenty-nine are weekly. All work 10 hours per day, and have 60 minutes for lunch.

## STREET AND SEWER CONTRACTORS.

Five firms report 332 employés; twenty-four at \$6 50 per day, two \$5, nine \$4 50, eight \$4, two \$3 50, seventy-four \$3, forty-two \$2 50, thirty \$2 25, one hundred and thirty-three \$2; the following with board: one at \$2 50, four \$2, one \$1 50. Two hundred and twelve are paid weekly, one hundred and twenty-nine once in two weeks. Ninety-seven work 10 hours, one hundred and twenty 9½ hours, one hundred and fifteen 9 hours. Two hundred and fifty-two have 60 and fifty have 30 minutes for lunch.



## TEACHERS' WAGES.

The following data shows, by counties, the various rates of pay paid as monthly salaries to teachers, number employed at each total number males and females, average wages of each sex, and average number of months engaged during the calendar year in the public schools of the State:

### ALAMEDA COUNTY.

*Males:* 1 at \$225; 7 at \$175; 7 at \$150; 1 at \$135; 9 at \$125; 6 at \$100; 6 at \$90; 1 at \$80; 5 at \$75; 4 at \$70; 5 at \$65; 1 at \$60; 5 at \$50.

*Females:* 1 at \$175; 1 at \$140; 1 at \$135; 5 at \$125; 3 at \$110; 19 at \$100; 1 at \$95; 4 at \$85; 3 at \$80; 72 at \$75; 2 at \$72 50; 73 at \$70; 18 at \$67 50; 32 at \$65; 28 at \$62 50; \$60; 12 at \$57 50; 9 at \$55; 8 at \$50; 2 at \$52 50; 3 at \$40.

Male teachers, 60; average wages, \$107 25. Female teachers, 334; average wages, \$74 25. Average number of months employed, 10 3/4.

### ALPINE COUNTY.

*Males:* 1 at \$75; 1 at \$60; 1 at \$55.

*Females:* 1 at \$70; 1 at \$60.

Male teachers, 3; average wages, \$63 33. Female teachers, 2; average wages, \$60. Average number of months employed, 7.

### AMADOR COUNTY.

*Males:* 4 at \$100; 4 at \$70; 2 at \$65; 1 at \$60; 3 at \$55.

*Females:* 3 at \$70; 4 at \$60; 9 at \$55; 41 at \$50.

Male teachers, 14; average wages, \$74. Female teachers, 57; average wages, \$57 50. Average number of months employed, 8 1/4.

### BUTTE COUNTY.

*Males:* 2 at \$150; 3 at \$100; 4 at \$90; 7 at \$75; 2 at \$65.

*Females:* 5 at \$80; 11 at \$75; 14 at \$70; 27 at \$65; 30 at \$60.

Male teachers, 18; average wages, \$89 72. Female teachers, 87; average wages, \$65 50. Average number of months employed, 8+.

### CALAVERAS COUNTY.

Male teachers, 11; average wages, \$76 81. Female teachers, 47; average wages, \$65 50. Average number of months employed, 8.04.

### COLUSA COUNTY.

*Males:* 1 at \$140; 5 at \$100; 4 at \$90; 2 at \$85; 1 at \$82 50; 4 at \$80; 2 at \$75; 1 at \$65; 2 at \$60.

*Females:* 11 at \$80; 3 at \$75; 7 at \$70; 1 at \$67 50; 1 at \$65; 4 at \$60.

Male teachers, 24; average wages, \$85 10. Female teachers, 27; average wages, \$65 50. Average number of months employed, 8.

### CONTRA COSTA COUNTY.

*Males:* 5 at \$100; 2 at \$90; 2 at \$85; 1 at \$80; 1 at \$75; 1 at \$70.

*Females:* 2 at \$100; 2 at \$90; 6 at \$80; 7 at \$75; 12 at \$70; 18 at \$65; 13 at \$60; 1 at \$55.

Male teachers, 12; average wages, \$89 58. Female teachers, 61; average wages, \$65 50. Average number of months employed, 9.

### DEL NORTE COUNTY.

*Males:* 1 at \$125; 1 at \$100; 1 at \$90.

*Females:* 2 at \$65; 6 at \$60; 2 at \$50; 1 at \$25.

Male teachers, 3; average wages, \$105. Female teachers, 11; average wages, \$45. Average number of months employed, 8 1/2.

# TEACHERS' WAGES.

209

## EL DORADO COUNTY.

*Males:* 1 at \$100; 1 at \$90; 1 at \$70; 3 at \$65; 7 at \$60; 3 at \$55.  
*Females:* 1 at \$70; 2 at \$65; 27 at \$60; 13 at \$55; 3 at \$50.  
 Male teachers, 16; average wages, \$65. Female teachers, 46; average wages, \$58 37.  
 Average number of months employed, 7+.

## FRESNO COUNTY.

Male teachers, 56; average wages, \$78 50. Female teachers, 118; average wages, \$67 50.  
 Average number of months employed, 7+.

## GLENN COUNTY.

*Males:* 1 at \$125; 1 at \$100; 4 at \$90; 1 at \$85; 4 at \$80; 2 at \$75; 4 at \$70; 1 at \$65; 2 at \$60.  
*Females:* 4 at \$80; 5 at \$75; 5 at \$70; 8 at \$60; 1 at \$55; 1 at \$50.  
 Male teachers, 20; average wages, \$80 25. Female teachers, 24; average wages, \$67 92.  
 Average number of months employed, 8.

## HUMBOLDT COUNTY.

*Males:* 1 at \$125; 3 at \$100; 5 at \$90; 3 at \$85; 9 at \$80; 10 at \$75; 9 at \$70; 6 at \$65; 5 at \$60.  
*Females:* 4 at \$80; 6 at \$75; 1 at \$73; 25 at \$70; 10 at \$65; 32 at \$60; 1 at \$56; 1 at \$55; 1 at \$50.  
 Male teachers, 51; average wages, \$76 86. Female teachers, 81; average wages, \$65 72.  
 Average number of months employed, 8.

## INYO COUNTY.

*Males:* 1 at \$95; 2 at \$90; 2 at \$85; 1 at \$80.  
*Females:* 5 at \$80; 1 at \$75; 3 at \$65.  
 Male teachers, 6; average wages, \$87 50. Female teachers, 9; average wages, \$74 45.  
 Average number of months employed, 7½.

## KERN COUNTY.

*Males:* 1 at \$120; 2 at \$100; 1 at \$90; 1 at \$80; 4 at \$70.  
*Females:* 4 at \$80; 7 at \$75; 30 at \$70; 5 at \$65; 2 at \$60.  
 Male teachers, 9; average wages, \$62 22. Female teachers, 48; average wages, \$70 62.  
 Average number of months employed, 8.

## LAKE COUNTY.

*Males:* 1 at \$77 50; 1 at \$75; 1 at \$73 33; 3 at \$70; 1 at \$65; 1 at \$60; 1 at \$55; 1 at \$53 75.  
*Females:* 1 at \$77 50; 1 at \$77; 2 at \$75; 2 at \$73 33; 3 at \$70; 2 at \$65; 12 at \$60; 1 at \$57 50; 8 at \$55; 10 at \$50.  
 Male teachers, 10; average wages, \$66 95. Female teachers, 42; average wages, \$59 71.  
 Average number of months employed, 8.

## LASSEN COUNTY.

*Males:* 1 at \$100; 1 at \$90; 2 at \$80; 2 at \$75; 3 at \$70; 2 at \$65; 1 at \$60.  
*Females:* 2 at \$80; 1 at \$75; 3 at \$70; 11 at \$65; 5 at \$60; 1 at \$50.  
 Male teachers, 12; average wages, \$75 42. Female teachers, 23; average wages, \$65 65.  
 Average number of months employed, 7½.

## LOS ANGELES COUNTY.

Male teachers, 84; average wages, \$96. Female teachers, 380; average wages, \$76 59.  
 Average number of months employed, 8½.  
 The following gives the number of teachers, together with their salaries, in Los Angeles City. The teachers receive pay for nine months in each year:  
*Males:* 1 at \$135; 2 at \$120; 1 at \$100; 5 at \$75. Total, 9.  
*Females:* 1 at \$150; 1 at \$130; 4 at \$125; 12 at \$120; 4 at \$110; 11 at \$100; 6 at \$85; 31 at \$80; 27 at \$77 50; 48 at \$75; 6 at \$70; 20 at \$65; 3 at \$55; 14 at \$50; 17 at \$25. Total, 205.

## MARIN COUNTY.

*Males:* 1 at \$170; 1 at \$110; 1 at \$90; 3 at \$80; 1 at \$75; 1 at \$70; 1 at \$60.  
*Females:* 1 at \$90; 4 at \$80; 2 at \$75; 6 at \$70; 3 at \$65; 19 at \$60; 3 at \$50.  
 Male teachers, 9; average wages, \$90 55. Female teachers, 38; average wages, \$64 86.  
 Average number of months employed, 8¼.

## MARIPOSA COUNTY.

*Males:* 1 at \$85; 4 at \$80; 1 at \$75; 1 at \$70; 1 at \$65; 1 at \$60.  
*Females:* 2 at \$85; 7 at \$70; 5 at \$65; 12 at \$60.  
 Male teachers, 9; average wages, \$75. Female teachers, 26; average wages, \$64 81.  
 Average number of months employed, 6+.

## MENDOCINO COUNTY.

*Males:* 1 at \$120; 1 at \$110; 2 at \$100; 3 at \$90; 2 at \$85; 1 at \$80; 6 at \$75; 7 at \$65; 6 at \$60; 1 at \$57; 2 at \$55; 2 at \$50.

*Females:* 1 at \$100; 5 at \$75; 12 at \$70; 10 at \$65; 21 at \$60; 1 at \$56; 11 at \$55; 9 at \$45.

Male teachers, 41; average wages, \$73 95. Female teachers, 71; average wages, \$70 00. Average number of months employed, 8.

## MERCED COUNTY.

Male teachers, 17; average wages, \$76. Female teachers, 35; average wages, \$70 00. Average number of months employed, 7½.

## MODOC COUNTY.

*Males:* 2 at \$90; 1 at \$85; 6 at \$80; 4 at \$75; 2 at \$70; 2 at \$65.

*Females:* 3 at \$80; 4 at \$75; 8 at \$70; 4 at \$65; 4 at \$60; 1 at \$55.

Male teachers, 17; average wages, \$77 35. Female teachers, 24; average wages, \$75 00. Average number of months employed, 6½.

## MONO COUNTY.

*Males:* 1 at \$110; 1 at \$100; 1 at \$75.

*Females:* 3 at \$80; 2 at \$75; 2 at \$60.

Male teachers, 3; average wages, \$96. Female teachers, 7; average wages, \$72 00. Average number of months employed, 8.

## MONTEREY COUNTY.

*Males:* 1 at \$140; 1 at \$125; 2 at \$90; 2 at \$80; 2 at \$75; 6 at \$70; 3 at \$65; 3 at \$60.

*Females:* 1 at \$80; 6 at \$75; 11 at \$70; 29 at \$65; 53 at \$60; 5 at \$55; 3 at \$50.

Male teachers, 20; average wages, \$77 50. Female teachers, 108; average wages, \$75 00. Average number of months employed, 8½.

## NAPA COUNTY.

*Males:* 1 at \$150; 1 at \$100; 1 at \$80; 1 at \$75; 2 at \$70; 3 at \$65; 2 at \$60.

*Females:* 1 at \$100; 3 at \$75; 1 at \$70; 3 at \$65; 37 at \$60; 8 at \$55; 3 at \$50.

Male teachers, 11; average wages, \$78 18. Female teachers, 56; average wages, \$75 00. Average number of months employed, 9.

## NEVADA COUNTY.

*Males:* 1 at \$150; 2 at \$125; 4 at \$90; 3 at \$85; 6 at \$75; 3 at \$70; 1 at \$65; 1 at \$60; 2 at \$55; 3 at \$50; 2 at \$45.

*Females:* 2 at \$100; 1 at \$90; 1 at \$85; 2 at \$80; 3 at \$75; 7 at \$70; 14 at \$65; 15 at \$60; 3 at \$55; 3 at \$50; 2 at \$45.

Male teachers, 23; average wages, \$82 61. Female teachers, 56; average wages, \$75 00. Average number of months employed, 8½.

## ORANGE COUNTY.

*Males:* 1 at \$150; 1 at \$125; 1 at \$110; 4 at \$100; 1 at \$90; 1 at \$85; 5 at \$80; 2 at \$70; 3 at \$65; 3 at \$60.

*Females:* 2 at \$100; 1 at \$95; 1 at \$85; 4 at \$80; 8 at \$75; 29 at \$70; 1 at \$65; 5 at \$60.

Male teachers, 25; average wages, \$83 80. Female teachers, 51; average wages, \$75 00. Average number of months employed, 9½.

## PLACER COUNTY.

Male teachers, 19; average wages, \$80. Female teachers, 52; average wages, \$75 00. Average number of months employed, 8½.

## PLUMAS COUNTY.

Male teachers, 10; average wages, \$76. Female teachers, 20; average wages, \$66 00. Average number of months employed, 6¾.

## SACRAMENTO COUNTY.

*Males:* 1 at \$250; 1 at \$175; 1 at \$150; 1 at \$125; 2 at \$100; 1 at \$80; 1 at \$75; 2 at \$65; 2 at \$50.

*Females:* 1 at \$175; 1 at \$150; 2 at \$110; 4 at \$100; 3 at \$85; 11 at \$80; 28 at \$75; 18 at \$67; 23 at \$65; 45 at \$60; 4 at \$55; 1 at \$52; 23 at \$40; 4 at \$25.

Male teachers, 14; average wages, \$101 78. Female teachers, 169; average wages, \$75 00. Average number of months employed, 9½.

## SAN BENITO COUNTY.

*Males:* 1 at \$125; 1 at \$100; 2 at \$90; 1 at \$80; 1 at \$75; 4 at \$70; 1 at \$65; 1 at \$50.

*Females:* 1 at \$80; 2 at \$75; 2 at \$70; 6 at \$65; 19 at \$60; 3 at \$55; 4 at \$50.

Male teachers, 15; average wages, \$74 66. Female teachers, 37; average wages, \$75 00. Average number of months employed, 8½.

# TEACHERS' WAGES.

211

## SAN BERNARDINO COUNTY.

Male teachers, 34; average wages, \$103 41. Female teachers, 131; average wages, \$71 82. Average number of months employed, 7¾.

## SAN DIEGO COUNTY.

*Males:* 1 at \$130; 1 at \$125; 2 at \$115; 1 at \$110; 6 at \$100; 1 at \$90; 3 at \$80; 3 at \$75; 15 at \$70; 1 at \$67 50; 8 at \$65; 12 at \$60.  
*Females:* 5 at \$100; 2 at \$95; 65 at \$75; 1 at \$71; 22 at \$70; 27 at \$65; 1 at \$63; 2 at \$62 50; 17 at \$60; 3 at \$55; 5 at \$50; 1 at \$40.  
 Male teachers, 54; average wages, \$76 06. Female teachers, 181; average wages, \$68 47. Average number of months employed, 8.

## SAN FRANCISCO CITY AND COUNTY.

*Males:* 2 at \$250; 6 at \$200; 5 at \$175; 1 at \$165; 7 at \$155; 6 at \$150; 4 at \$140; 2 at \$130; 3 at \$125; 3 at \$120; 2 at \$110; 2 at \$100; 3 at \$80; 1 at \$75; 4 at \$60; 12 at \$50.  
*Females:* 1 at \$250; 9 at \$175; 1 at \$165; 1 at \$160; 4 at \$155; 4 at \$150; 7 at \$140; 11 at \$135; 14 at \$130; 15 at \$125; 3 at \$120; 10 at \$110; 4 at \$100; 3 at \$90; 308 at \$80; 26 at \$77; 3 at \$75; 26 at \$74; 18 at \$71; 1 at \$70; 108 at \$68; 33 at \$65; 20 at \$62; 1 at \$60; 41 at \$59; 37 at \$56; 30 at \$53; 47 at \$50; 1 at \$25.  
 Male teachers, 68; average wages, \$124 71; female teachers, 787; average wages, \$77 57. Paid 12 months in the year. School year, 205 days.  
 Also 36 day-school substitutes—females—paid \$3 per day when teaching, and \$1 per day while waiting; and 6 evening-school substitutes—2 males and 4 females—paid \$2 50 per day when teaching, and \$1 per day while waiting.

## SAN JOAQUIN COUNTY.

*Males:* 1 at \$240; 1 at \$160; 2 at \$140; 1 at \$125; 1 at \$120; 1 at \$115; 1 at \$110; 5 at \$90; 1 at \$85; 5 at \$80; 5 at \$75; 5 at \$70.  
*Females:* 2 at \$120; 4 at \$100; 3 at \$90; 14 at \$80; 30 at \$75; 9 at \$70; 16 at \$65; 1 at \$60; 5 at \$55; 2 at \$50.  
 Male teachers, 29; average wages, \$96 90. Female teachers, 109; average wages, \$71 24. Average number of months employed, 9¼.

## SAN LUIS OBISPO COUNTY.

*Males:* 2 at \$150; 4 at \$100; 2 at \$90; 1 at \$80; 2 at \$75; 8 at \$65; 5 at \$60.  
*Females:* 2 at \$100; 3 at \$75; 48 at \$65; 35 at \$60; 1 at \$55; 1 at \$50.  
 Male teachers, 24; average wages, \$80 41. Female teachers, 90; average wages, \$75. Average number of months employed, 8¼.

## SAN MATEO COUNTY.

*Males:* 1 at \$125; 1 at \$120; 1 at \$100; 1 at \$90; 1 at \$80; 1 at \$70.  
*Females:* 1 at \$115; 1 at \$80; 1 at \$75; 8 at \$70; 7 at \$65; 16 at \$60; 9 at \$55; 8 at \$50.  
 Male teachers, 6; average wages, \$97 50. Female teachers, 51; average wages, \$61 51. Average number of months employed, 9.

## SANTA BARBARA COUNTY.

Male teachers, 22; average wages, \$80. Female teachers, 73; average wages, \$62. Average number of months employed, 8¾.

## SANTA CLARA COUNTY.

*Males:* 1 at \$200; 2 at \$150; 1 at \$140; 1 at \$130; 1 at \$125; 5 at \$120; 1 at \$110; 2 at \$100; 2 at \$90; 4 at \$80; 1 at \$75; 2 at \$70; 3 at \$65; 1 at \$60; 1 at \$50.  
*Females:* 2 at \$120; 2 at \$110; 1 at \$90; 2 at \$80; 13 at \$78; 14 at \$75; 24 at \$73; 39 at \$70; 25 at \$65; 45 at \$60; 10 at \$55; 9 at \$50.  
 Male teachers, 28; average wages, \$100 82. Female teachers, 186; average wages, \$67 64. Average number of months employed, 9¾.

## SANTA CRUZ COUNTY.

*Males:* 1 at \$175; 1 at \$130; 5 at \$100; 1 at \$90; 3 at \$80; 1 at \$60.  
*Females:* 1 at \$100; 3 at \$80; 1 at \$75; 7 at \$70; 5 at \$65; 26 at \$60; 8 at \$57 50; 20 at \$55; 20 at \$50.  
 Male teachers, 12; average wages, \$99 58. Female teachers, 91; average wages, \$56 59. Average number of months employed, 9¼.

## SHASTA COUNTY.

Male teachers, 29; average wages, \$75. Female teachers, 74; average wages, \$64. Average number of months employed, 7¼.

## SIERRA COUNTY.

*Males:* 2 at \$100; 1 at \$90; 1 at \$85; 2 at \$80; 2 at \$70; 1 at \$65; 1 at \$60.  
*Females:* 1 at \$80; 2 at \$75; 9 at \$65; 4 at \$60.  
 Male teachers, 10; average wages, \$80. Female teachers, 16; average wages.  
 Average number of months employed, 7¼.

## SISKIYOU COUNTY.

*Males:* 1 at \$115; 1 at \$110; 1 at \$100; 3 at \$90; 2 at \$85; 10 at \$80; 8 at \$75; 1 at \$70; 5 at \$65; 2 at \$60.  
*Females:* 2 at \$85; 4 at \$80; 3 at \$75; 8 at \$70; 1 at \$66 25; 13 at \$65; 1 at \$62 1  
 \$61 25; 9 at \$60.  
 Male teachers, 36; average wages, \$78 40. Female teachers, 42; average wages.  
 Average number of months employed, 7¾.

## SOLANO COUNTY.

*Males:* 4 at \$150; 1 at \$125; 4 at \$100; 2 at \$90; 1 at \$80; 1 at \$70; 3 at \$65.  
*Females:* 3 at \$125; 1 at \$115; 3 at \$80; 5 at \$75; 16 at \$70; 27 at \$65; 14 at \$60; 5  
 7 at \$50.  
 Male teachers, 16; average wages, \$103 12. Female teachers, 81; average wages.  
 Average number of months employed, 8½.

## SONOMA COUNTY.

Male teachers, 30; average wages, \$82 26. Female teachers, 163; average wages.  
 Average number of months employed, 8½.

## STANISLAUS COUNTY.

Male teachers, 18; average wages, \$86 58. Female teachers, 51; average wages.  
 Average number of months employed, 8½.

## SUTTER COUNTY.

Male teachers, 17; average wages, \$80 58. Female teachers, 25; average wages.  
 Average number of months employed, 7¼.

## TEHAMA COUNTY.

Male teachers, 13; average wages, \$82 33. Female teachers, 62; average wages.  
 Average number of months employed, 7¼.

## TRINITY COUNTY.

*Males:* 1 at \$85; 1 at \$80; 1 at \$70.  
*Females:* 1 at \$100; 2 at \$80; 1 at \$75; 5 at \$70; 6 at \$65.  
 Male teachers, 3; average wages, \$78 33. Female teachers, 15; average wages.  
 Average number of months employed, 7¾.

## TULARE COUNTY.

*Males:* 2 at \$150; 1 at \$135; 1 at \$125; 1 at \$115; 3 at \$110; 6 at \$100; 1 at \$95; 3 at \$85; 9 at \$80; 11 at \$75; 11 at \$70; 3 at \$65; 1 at \$60.  
*Females:* 3 at \$100; 1 at \$90; 5 at \$85; 7 at \$80; 48 at \$75; 22 at \$70; 22 at \$65; 3 at \$60.  
 Male teachers, 57; average wages, \$85 61. Female teachers, 111; average wages.  
 Average number of months employed, 7.

## TUOLUMNE COUNTY.

*Males:* 1 at \$87 50; 1 at \$85; 1 at \$80; 1 at \$75; 1 at \$70.  
*Females:* 1 at \$100; 2 at \$75; 3 at \$65; 19 at \$60; 7 at \$55; 1 at \$50.  
 Male teachers, 5; average wages, \$79 50. Female teachers, 33; average wages.  
 Average number of months employed, 7¼.

## VENTURA COUNTY.

*Males:* 1 at \$140; 1 at \$135; 2 at \$100; 2 at \$80; 3 at \$75; 4 at \$70; 5 at \$65.  
*Females:* 2 at \$100; 1 at \$75; 5 at \$70; 5 at \$65; 39 at \$60; 2 at \$50.  
 Male teachers, 18; average wages, \$81 39. Female teachers, 54; average wages.  
 Average number of months employed, 8½.

## YOLO COUNTY.

Male teachers, 16; average wages, \$81. Female teachers, 62; average wages.

## YUBA COUNTY.

Male teachers, 16; average wages, \$76 31. Female teachers, 38.  
 Average number of months employed, 7¼.

## EARNINGS OF PIECE-WORKERS.

## BI-WEEKLY EARNINGS OF FEMALE PIECE-WORKERS,

*On Shirts and Overalls, for the Year ending June 30, 1892.*

1891-1892.	Age 24. Single.	Age 22. Single.	Age 35. Married.	Age 30. Married.	Age 23. Single.	Age 25. Single.	Age 24. Single.	Age 30. Single.
July .....	\$22 05	\$19 50	\$13 25	\$16 10	\$10 10	\$13 20	\$18 95	\$13 05
August .....	20 15	16 80	16 05	16 45	13 85	12 95	17 80	13 80
September .....	19 95	18 05	15 45	13 65	13 95	14 95	18 80	15 15
October .....	24 45	19 55	14 10	17 25	14 25	15 20	18 90	15 00
November .....	13 20	10 30	12 85	14 00	9 00	10 50	14 25	11 40
December .....	21 30	17 20	13 60	11 00	14 90	15 50	18 10	14 20
January .....	18 35	15 80	7 70	11 55	13 75	11 15	14 80	11 10
February .....	24 85	18 00	16 30	3 20	12 05	8 15	20 10	15 00
March .....	19 60	15 40	14 25	9 45	10 95	16 40	10 05	13 00
April .....	15 05	13 50	13 65	13 70	15 95	9 60	13 50	10 15
May .....	19 75	18 95	10 95	16 80	9 45	8 05	14 95	10 15
June .....	21 25	14 80	15 80	16 90	9 60	15 10	11 05	5 70
July .....	13 65	13 20	10 00	11 75	15 90	8 80	6 50	10 60
August .....	20 80	19 00	16 85	17 75	13 20	13 10	17 10	11 10
September .....	20 75	16 60	12 20	17 60	11 60	11 25	18 85	10 25
October .....	20 80	13 05	11 40	14 10	11 40	8 95	14 85	13 10
November .....	24 75	13 05	18 70	19 40	10 80	13 05	18 30	14 80
December .....	24 45	21 40	17 60	19 25	16 45	16 55	19 55	13 45
January .....	27 65	20 25	15 75	18 10	14 70	13 90	19 60	13 45
February .....	21 00	17 60	15 80	17 60	12 10	6 15	18 35	8 25
March .....	19 20	12 20	12 05	10 00	9 70	8 55	13 20	11 25
April .....	21 60	18 35	14 55	16 65	7 05	10 40	18 00	11 25
May .....	25 85	14 65	14 65	16 00	11 00	9 55	15 95	11 25
June .....	28 80	24 00	19 70	20 30	19 00	15 75	23 95	17 05
Earnings for year.....	\$509 25	\$401 20	\$343 20	\$349 10	\$299 20	\$281 30	\$395 30	\$288 65
Average per week.....	9 79	7 72	6 60	6 71	5 75	5 41	7 60	5 55

1891-1892.	Age 35. Married.	Age 21. Single.	Age 30. Single.	Age 20. Single.	Age 16. Single.	Age 26. Single.	Age 18. Single.	Age 24. Single.
July .....	\$16 85	\$17 25	\$12 70	\$15 75	\$9 71	\$11 95	\$14 20	\$3 85
August .....	6 75	16 20	14 20	16 05	8 90	20 10	15 70	4 75
September .....	18 00	15 75	15 85	15 85	9 90	18 15	12 45	15 45
October .....	19 50	17 75	13 50	13 50	10 80	21 33	13 85	17 15
November .....	11 55	13 10	15 85	14 15	7 25	12 85	9 90	18 50
December .....	13 90	16 75	16 55	17 75	8 95	18 60	11 35	13 40
January .....	5 80	12 20	11 65	13 40	9 05	16 00	9 70	14 55
February .....	15 05	16 20	15 20	20 80	12 95	14 85	11 00	9 95
March .....	14 20	13 80	12 75	12 70	6 85	14 40	10 45	10 65
April .....	14 25	13 50	15 25	12 15	8 85	13 05	10 20	17 55
May .....	9 15	11 75	11 50	11 75	9 05	13 20	2 90	11 75
June .....	4 65	17 70	6 95	12 20	10 90	17 70	4 75	22 10
July .....	2 60	11 45	10 65	11 45	7 20	10 95	9 90	11 35
August .....	16 35	14 90	13 05	18 95	11 45	15 45	8 20	17 10
September .....	12 40	11 40	8 55	12 05	10 00	14 40	11 80	17 60
October .....	20 50	17 45	12 60	24 25	13 95	18 00	19 05	12 75
November .....	15 85	18 75	11 65	19 35	11 85	18 95	17 65	3 55
December .....	19 90	17 10	12 40	19 85	11 10	18 65	17 65	11 25
January .....	13 65	16 30	9 90	16 00	10 25	16 80	13 90	18 00
February .....	11 00	11 60	6 80	12 15	8 25	12 80	13 10	12 40
March .....	14 60	12 45	9 95	16 10	9 35	16 25	10 65	10 35
April .....	15 05	15 40	11 90	21 55	11 35	9 40	11 35	12 05
May .....	17 40	19 80	14 60	25 60	12 35	4 25	21 40	9 00
Earnings for year.....	\$308 95	\$363 55	\$303 05	\$391 60	\$242 06	\$363 43	\$292 80	\$307 45
Average per week.....	5 94	6 99	5 83	7 53	4 65	6 99	5 63	5 91

## REPORT OF BUREAU OF LABOR STATISTICS.

## BI-WEEKLY EARNINGS OF FEMALE PIECE-WORKERS—Continued.

1891-1892.	Age 22. Single.	Age 24. Single.	Age 30. Single.	Age 26. Single.	Age 22. Single.	Age 23. Single.	Age 22. Single.	Age 22. Single.
July .....	\$9 45 19 25	\$12 60 13 90	\$15 15 18 35	\$16 90 13 95	\$17 10 16 95	\$18 05 17 35	\$14 05 18 45	\$14 05 18 45
August .....	15 90 18 90	13 70 14 40	15 30 19 95	22 30 22 80	19 15 25 65	18 15 18 50	17 90 21 10	17 90 21 10
September .....	12 90 17 65	9 35 13 50	8 80 16 05	14 35 21 20	14 65 19 75	15 60 20 20	13 85 18 80	13 85 18 80
October .....	15 10 18 70	10 80 6 35	15 75 16 05	14 70 21 35	17 40 17 75	16 45 20 20	13 25 16 75	13 25 16 75
November .....	13 70 9 75	9 05 9 70	13 20 3 25	11 90 16 25	15 45 15 05	15 45 16 45	13 65 12 40	13 65 12 40
December .....	9 70 10 45	9 60 4 50	5 80 -----	12 45 -----	11 55 18 55	14 05 21 15	10 95 6 75	10 95 6 75
January .....	6 40 10 15	4 50 12 60	----- 13 75	----- 18 30	13 20 17 60	12 70 12 05	7 40 13 35	7 40 13 35
February .....	17 60 12 80	13 30 10 00	13 75 9 20	18 30 16 95	17 60 15 85	8 05 15 85	15 15 15 40	15 15 15 40
March .....	20 40 16 80	15 15 16 40	18 20 18 60	25 05 22 10	19 65 20 60	22 10 25 15	21 60 17 45	21 60 17 45
April .....	16 10 14 25	14 40 12 80	16 70 14 35	20 20 20 10	19 75 17 50	25 70 22 95	17 50 9 35	17 50 9 35
May .....	12 00 14 80	9 20 11 60	8 50 15 25	13 20 20 20	14 10 16 85	16 15 22 15	9 20 17 25	9 20 17 25
June .....	16 00 20 00	10 80 16 30	12 20 20 70	18 20 22 25	14 40 26 35	18 75 29 00	14 85 22 00	14 85 22 00
Earnings for year.....	\$348 75	\$270 00	\$295 10	\$384 70	\$422 85	\$442 20	\$351 00	\$213 80
Average per week.....	6 70	5 19	5 67	7 40	8 13	8 50	6 75	4 2
1891-1892.	Age 20. Single.	Age 19. Single.	Age 22. Single.	Age 21. Single.	Age 23. Single.	Age 25. Single.	Age 21. Single.	Age 21. Single.
July .....	\$20 30 19 50	\$15 60 16 65	\$16 00 15 70	\$15 40 17 30	\$12 30 12 20	\$5 55 10 70	\$2 75 14 90	\$2 75 14 90
August .....	13 35 24 15	13 75 21 25	18 65 16 60	18 85 19 40	18 00 18 00	20 05 17 20	18 70 13 70	18 70 13 70
September .....	5 55 18 05	10 95 15 70	13 60 16 20	13 50 17 90	14 40 18 15	12 90 17 20	12 00 17 00	12 00 17 00
October .....	15 10 20 05	19 75 9 10	14 65 17 15	16 60 18 40	13 70 15 20	14 00 16 65	11 50 12 00	11 50 12 00
November .....	14 00 11 75	12 75 10 80	12 75 15 15	14 55 14 80	10 15 12 05	15 10 10 95	11 20 11 95	11 20 11 95
December .....	10 35 6 30	12 00 13 25	9 90 12 90	12 30 17 00	8 70 13 30	10 30 1 75	10 10 3 30	10 10 3 30
January .....	6 15 15 55	9 15 18 70	10 95 16 50	11 65 17 35	10 10 17 15	11 90 11 40	----- -----	----- -----
February .....	19 10 16 95	15 60 11 80	14 60 14 40	16 40 14 95	14 60 13 80	12 85 14 45	13 50 7 30	13 50 7 30
March .....	11 40 16 00	8 45 15 60	18 50 21 45	20 95 21 65	19 25 20 50	21 05 20 00	19 50 15 35	19 50 15 35
April .....	20 55 18 20	11 55 15 05	17 60 17 40	18 45 18 25	15 80 14 40	16 55 15 10	16 35 13 50	16 35 13 50
May .....	14 05 18 50	13 15 13 70	13 90 17 60	10 70 17 45	11 25 14 35	9 90 14 55	7 80 11 60	7 80 11 60
June .....	19 15 13 20	7 30 8 50	18 10 22 35	17 30 24 05	13 80 13 40	12 50 -----	12 00 8 30	12 00 8 30
Earnings for year.....	\$384 25	\$320 10	\$382 60	\$405 15	\$344 55	\$312 60	\$264 30	\$255 50
Average per week.....	7 39	6 16	7 36	7 79	6 63	6 01	5 08	5 08

## EARNINGS OF PIECE-WORKERS.

215

## BI-WEEKLY EARNINGS OF FEMALE PIECE-WORKERS—Continued.

1891-1892.	Age 25. Single.	Age 21. Single.	Age 23. Single.	Age 25. Single.	Age 16. Single.	Age 30. Single.	Age 17. Single.	Age 24. Single.
July .....	\$18 80	\$9 60	\$12 10	\$13 80	\$13 15	\$12 55	\$14 30	\$23 60
	21 65	10 30	13 25	15 40	14 45	14 05	15 25	11 20
August .....	26 60	9 35	10 85	14 10	14 45	10 95	16 45	16 65
	20 15	11 30	13 75	17 45	13 45	14 95	16 40	21 45
September .....	17 00	7 20	7 85	10 95	9 95	11 20	10 70	13 55
	22 20	6 50	6 65	9 95	11 30	18 35	16 00	25 20
October .....	18 70	4 00	12 95	11 90	12 15	12 55	13 00	19 10
	23 05	13 00	14 60	14 30	14 30	13 90	15 90	22 85
November .....	18 85	7 00	11 45	9 55	11 65	13 75	11 70	16 30
	19 20	6 10	11 45	11 15	10 75	12 20	12 20	16 30
December .....	16 80	4 65	10 05	8 60	11 15	-----	10 70	16 50
	25 05	-----	5 50	14 75	12 40	-----	15 80	25 45
January .....	15 90	-----	3 70	9 90	10 40	-----	9 80	16 00
	20 05	-----	5 90	7 30	13 80	-----	12 00	19 25
February .....	21 10	10 50	13 35	10 50	15 20	13 60	10 60	22 05
	18 25	9 15	13 15	17 40	12 25	10 80	12 35	16 10
March .....	26 50	15 70	11 25	18 95	15 55	17 05	14 80	23 90
	26 25	15 75	15 35	22 10	15 30	16 00	10 85	24 55
April .....	23 50	13 20	15 35	18 15	13 05	15 00	16 75	22 40
	22 00	7 45	12 45	13 50	13 40	14 80	12 75	15 95
May .....	14 80	5 45	10 25	8 85	11 55	10 00	9 70	15 15
	23 20	10 65	13 60	13 95	11 35	14 80	12 60	22 25
June .....	20 20	8 75	13 60	16 90	14 20	13 95	14 20	19 35
	28 10	11 50	16 40	22 00	16 80	16 00	17 90	25 25
Earnings for year .....	\$507 90	\$197 10	\$274 80	\$331 40	\$312 00	\$276 45	\$322 70	\$470 35
Average per week .....	9 77	3 79	5 28	6 37	6 00	5 32	6 21	9 05
1891-1892.	Age 38. Married.	Age 28. Single.	Age 19. Single.	Age 17. Single.	Age 20. Single.	Age 18. Single.	Age 24. Single.	Age 25. Single.
July .....	\$16 60	\$15 25	\$20 40	\$12 60	\$12 20	\$14 00	\$21 00	\$13 15
	14 65	15 40	19 85	13 10	12 85	12 00	24 50	16 40
August .....	16 60	17 95	13 60	11 55	14 45	15 50	19 40	16 35
	16 45	18 10	2 90	11 20	14 90	13 20	5 85	16 10
September .....	-----	13 00	13 70	7 00	11 05	7 70	16 20	7 15
	3 65	16 00	16 25	11 90	14 60	-----	24 75	6 15
October .....	16 35	14 35	15 60	10 65	13 40	-----	19 55	15 25
	17 90	18 20	18 25	10 10	16 25	-----	21 00	17 55
November .....	15 45	5 30	14 70	5 00	13 15	-----	17 90	14 05
	14 10	8 15	14 15	6 55	13 45	-----	19 95	7 55
December .....	11 35	11 95	11 65	6 40	11 05	-----	18 65	10 25
	10 60	13 40	12 75	10 60	10 65	-----	27 20	11 00
January .....	9 55	11 50	11 15	5 80	11 35	-----	14 75	7 30
	14 45	17 25	16 35	16 65	14 15	-----	21 60	17 50
February .....	14 25	17 10	18 35	14 00	11 25	-----	18 00	17 00
	14 85	14 85	11 80	10 15	13 00	17 25	21 15	14 75
March .....	19 05	21 20	8 00	17 10	20 25	11 80	23 75	13 60
	18 85	20 10	8 55	16 70	19 05	10 10	25 55	20 00
April .....	18 15	17 10	24 20	12 75	16 55	18 85	23 95	16 50
	17 65	13 60	15 35	13 20	18 90	14 70	24 10	17 65
May .....	7 50	12 55	95	11 25	12 10	17 30	19 20	12 50
	17 55	14 70	-----	9 05	17 70	13 30	21 60	13 00
June .....	17 65	15 30	4 25	12 45	17 25	11 70	25 29	18 00
	16 00	20 10	6 80	14 10	24 45	14 15	25 25	18 25
Earnings for year .....	\$330 20	\$362 40	\$299 55	\$269 85	\$354 00	\$191 55	\$500 14	\$337 00
Average per week .....	6 52	6 97	5 76	5 19	6 81	3 68	9 62	6 48



## BI-WEEKLY EARNINGS OF FEMALE PIECE-WORKERS—Continued.

1891-1892.	Age 27. Married.	Age 17. Single.	Age 32. Married.	Age 29. Single.	Age 28. Single.	Age 17. Single.	Age 19. Single.	Age 22. Single.
July .....	\$17 80	\$21 10	\$17 40	\$12 25	\$13 10	\$13 10	\$19 90	\$18 75
	16 60	21 60	4 95	17 50	13 50	13 80	19 40	21 00
August .....	17 10	22 70	17 80	12 50	15 40	13 15	17 05	21 15
	18 10	21 75	16 50	18 45	15 75	15 85	21 10	22 50
September .....	14 80	8 40	7 90	14 10	12 45	11 15	13 15	13 75
	19 75	9 80	18 50	15 70	16 95	18 20	20 30	19 40
October .....	16 50	18 85	14 10	16 75	12 75	13 45	16 20	19 25
	16 50	25 30	17 15	14 90	16 95	17 70	19 65	20 45
November .....	17 40	20 65	-----	17 00	-----	12 85	15 90	13 95
	15 85	18 35	-----	10 35	-----	13 60	13 60	15 05
December .....	13 95	16 10	-----	8 55	-----	12 05	5 40	11 85
	14 90	23 90	-----	5 80	-----	12 50	15 50	11 25
January .....	14 55	15 15	-----	7 95	9 90	10 55	14 10	13 15
	20 05	22 95	-----	18 45	17 20	17 20	19 35	17 05
February .....	19 05	23 05	16 60	14 40	15 05	15 50	20 80	18 35
	15 60	19 00	13 30	14 35	8 55	13 50	17 05	19 95
March .....	7 80	25 10	21 10	20 20	14 80	19 80	21 75	18 55
	-----	27 75	21 45	18 40	18 15	19 10	19 50	21 05
April .....	17 95	21 80	18 55	16 00	14 95	17 40	19 15	20 55
	15 50	20 70	15 10	19 60	14 20	16 25	22 10	19 00
May .....	11 90	11 50	11 60	8 00	7 90	15 20	10 15	11 70
	16 05	95	18 25	17 60	12 45	14 70	18 95	8 00
June .....	15 95	7 90	16 50	16 10	12 35	14 60	17 65	18 45
	23 90	23 55	23 80	19 70	15 90	24 70	21 45	24 50
Earnings for year .....	\$377 55	\$447 90	\$290 55	\$354 60	\$278 25	\$365 90	\$419 15	\$418 65
Average per week .....	7 26	8 61	5 59	6 82	5 35	7 04	8 06	8 05
1891-1892.	Age 32. Married.	Age 26. Single.	Age 28. Single.	Age 23. Single.	Age 15. Single.	Age 22. Single.	Age 19. Single.	Age 25. Single.
July .....	\$19 60	\$20 65	\$21 35	\$15 75	\$10 40	\$3 80	\$21 65	\$14 50
	18 75	24 25	23 05	12 35	10 30	7 75	21 30	13 50
August .....	20 25	19 50	20 15	12 15	7 35	5 30	21 95	14 10
	19 25	8 00	24 25	13 35	11 25	-----	22 40	13 30
September .....	16 00	16 40	13 65	12 30	8 40	-----	12 45	-----
	18 55	19 35	23 95	16 85	11 25	-----	22 35	-----
October .....	17 50	15 05	15 20	14 30	9 80	9 55	16 05	10 15
	-----	20 90	27 50	17 35	11 80	9 25	22 90	13 95
November .....	18 65	11 75	20 55	14 45	9 20	7 60	18 90	11 50
	16 45	15 65	16 20	14 35	9 25	5 60	17 00	11 10
December .....	14 55	11 25	17 20	12 40	9 85	6 85	16 35	10 35
	18 30	16 25	18 85	8 00	11 20	9 85	19 20	9 80
January .....	12 75	10 20	17 25	8 25	9 40	6 95	13 85	9 20
	18 65	21 05	21 50	17 15	11 35	10 00	8 00	11 65
February .....	16 75	16 30	20 80	12 80	12 15	5 50	20 35	9 20
	16 20	17 75	19 30	1 90	11 85	2 75	16 15	10 40
March .....	22 10	22 00	24 20	18 50	15 30	10 85	24 55	15 20
	24 00	23 05	24 55	20 55	17 15	12 25	23 85	12 80
April .....	23 70	19 85	22 40	11 60	14 20	8 40	23 15	14 90
	20 45	21 80	24 25	14 75	13 55	9 50	20 90	13 40
May .....	15 30	15 25	14 40	13 90	11 70	5 75	14 65	9 70
	19 35	18 30	25 35	19 55	11 45	8 50	19 60	13 00
June .....	18 65	22 25	25 80	12 95	14 30	10 25	20 05	13 25
	27 75	21 50	25 55	22 05	16 30	11 65	22 65	16 40
Earnings for year .....	\$433 50	\$428 30	\$507 25	\$337 55	\$278 75	\$167 90	\$460 25	\$271 35
Average per week .....	8 33	8 24	9 75	6 49	5 36	3 23	8 85	5 22

## EARNINGS OF PIECE-WORKERS.

217

## BI-WEEKLY EARNINGS OF FEMALE PIECE-WORKERS—Continued.

1891-1892.	Age 20. Single.	Age 22. Single.	Age 25. Single.	Age 19. Single.	Age 23. Married.	Age 21. Single.	Age 25. Single.	Age 32. Single.
July .....	\$16 45	\$8 75	\$19 40	\$14 20	\$20 25	\$12 75	\$12 06	\$12 50
	17 35	14 25	19 40	13 25	15 75	12 10	13 05	11 70
August .....	13 95	11 65	22 50	12 55	19 65	12 65	11 00	12 40
	12 65	11 65	22 50	12 55	19 65	12 65	11 00	17 20
September .....		11 20	11 35	11 20	16 05	10 60	9 35	13 40
	14 00	15 30	15 65	14 55	19 25	14 55	11 80	15 50
October .....	8 20	15 15	11 25	12 40	11 90	11 65	8 85	12 65
	9 30	15 90	15 10	9 90	17 55	10 20	14 95	13 95
November .....	10 25	12 00	15 75		14 85		11 10	16 65
	9 10	9 25	15 75	18 35	13 60		5 70	12 30
December .....	8 95	9 60	11 20		10 70	10 70		13 65
	9 90	12 25	8 00	5 10	17 10		8 80	12 85
January .....	5 55	12 30	8 25	7 10	13 35	10 85	9 40	11 50
	13 30	12 30	17 50	13 00	18 20	16 50	13 55	21 00
February .....	12 50	17 15	14 85	12 35	16 75	15 05	14 00	16 45
	11 60	16 40	15 20	12 05	14 20	12 95	11 10	19 70
March .....	16 65	16 10	20 00	16 35	27 05	26 65	15 80	30 55
	17 25	22 20	18 55	14 95	22 05	23 60	15 30	31 30
April .....	16 55	15 40	17 90	14 55	22 25	20 10	14 50	21 40
	13 20	14 30	9 25	13 55	19 95	15 30	13 45	24 50
May .....	9 20	10 25	14 80	9 05	12 30	11 75	9 15	17 90
	16 40	12 50	13 00	12 35	17 25	12 65	12 95	16 60
June .....	11 70	14 15	17 75	12 35	17 25	10 70	12 95	13 75
	21 15	20 55	11 70	15 50	21 95	16 30		20 30
Earnings for year .....	\$295 15	\$330 55	\$366 60	\$277 20	\$418 85	\$300 25	\$259 80	\$409 70
Average per week .....	5 68	6 36	7 05	5 33	8 05	5 77	5 00	7 88

## GENERAL CONDITION OF WAGE-WORKERS.

### GENERAL SUMMARY.

Of the 3,493 individual wage-workers interviewed, 3,313 stated their nativity. There were 1,939 born in the United States and 1,374 foreign born. Of the Americans, 994 were natives of California; 175 were born in New York, 72 in Massachusetts, 50 in Ohio, 42 in Pennsylvania, 37 in Illinois, 37 in Maine, 30 in Missouri, 16 in Wisconsin, 16 in Nevada, 14 in Maryland, 12 in New Jersey, 12 in New Hampshire, 11 in Indiana, 11 in Kentucky, 10 in Michigan, 10 in Oregon, 8 in Louisiana, 7 in Tennessee, 7 in Washington, 6 in Arizona, 6 in Iowa, 5 in Connecticut, 5 in Delaware, 4 in Georgia, 4 in Rhode Island, 4 in Wyoming, 3 in Vermont, 3 in Colorado, 3 in the District of Columbia, 2 in Kansas, 2 in North Carolina, 2 in Mississippi, 2 in Texas, 1 each in Massachusetts, Virginia, Utah, South Carolina, West Virginia, and Alabama. The remaining 307 give their nativity simply as the United States.

Of the 1,374 foreign born, 304 were from Ireland, 298 from Germany, 166 from England, 143 from Sweden, 65 from Canada, 55 from Norway, 34 from Scotland, 38 from Denmark, 35 from Switzerland, 28 from France, 27 from Italy, 21 from Australia, 20 from Nova Scotia, 17 from Austria, 14 from Russia, 10 from Finland, 18 from Portugal, 7 each from Poland, New Brunswick, and Prince Edward Island, 5 from Mexico and 5 from Hungary, 4 each from Wales, New Zealand, Belgium, and Holland, 3 each from Azofes, Alsace, and Bavaria, 2 each from Bohemia, India, and the Atlantic Ocean, and 1 each from Cuba, Isle of Man, Servia, Spain, Hawaii, Panama, West Indies, Peru, and Ontario.

Of the total number, 2,895 stated their age. Of these, 140 were fifteen years of age and under; 646 were over fifteen and less than twenty-one; 687 were over twenty, but less than twenty-six; 43 were over twenty-five, but less than thirty-one; 225 were over thirty, but less than thirty-six; 296 were over thirty-five, but less than forty-one; 201 were over forty, but less than forty-six; 128 were over forty-six, but less than fifty-one; and 171 were more than fifty years old. There were 1,514 who were not more than thirty years old, while 1,021 were over that age. Of the total number, 2,237 were single, 984 married, and 361 did not state condition. Reference to the tables will show that a small percentage of those under thirty are married, while but a small percentage of those over thirty are single. Early marriages are not frequent among the working classes, and this explains the meager answers obtained with reference to home conditions. It is a common practice for both boys and girls to give a portion of their earnings to their parents. When there is little change in temperature between the winter and summer months, outdoor life is possible at all times, and this lessens the need for indoor amusements and associations which form so strong a tie for the Eastern boy or girl. A vigorous climate drives the home and living conditions must be regular.

Here the boarding house, restaurant, and lodging house serve as homes for thousands. It is cheaper and more convenient to live in this way, and the disposition among all classes to keep house grows less and less each year.

The working day varies greatly in length, running from 8 to 12 hours. In the majority of cases, 9 hours constitute a day's labor.

Two hundred and ninety-nine employes were paid by the month, 816 worked by the week, and 2,419 reckoned by the day but were almost invariably paid by the week. Of those working by the month, two receive \$300 each, one \$275, one \$175, one \$150, one \$140, one \$130, two \$120, one \$105, twenty \$100, two \$95, one \$82 50, five \$80, one \$78, seven \$75, four \$70, three \$65, seventeen \$60, nine \$55, thirteen \$50, eight \$45, one \$42, nineteen were paid \$40 per month with board and lodging, four \$40 per month without board and lodging, two \$37 50 per month with board and lodging, one \$35 40 with board and lodging, five \$35 per month, six \$30 without board and lodging, nine \$30 with board and lodging, one \$28 per month, two \$27 50 with board and lodging, five \$25 per month, four \$25 per month with board and lodging, four \$22 50 per month, one \$22, one \$20, eight \$17 50, one \$17, one \$16 50, three \$15, thirty-four \$15 with board and lodging, six \$12 50, and three \$7 50 with board and lodging included.

Of those whose wages were reckoned by the week, two received \$30 per week, one \$28 50, one \$28, one \$26 50, one \$24 50, one \$22 50, three \$22, four \$21, forty-four \$20, two \$19 50, three \$19, eight \$18 50, thirty \$17 50, one \$16 80, eight \$16 50, one \$16 10, twenty-six \$16, one \$15 80, three \$15, one \$14 80, two \$14 50, one \$14 10, twenty-four \$14, one \$13 56, seven \$13 50, one \$13 25, fifteen \$13, one \$12 70, eight \$12 50, five \$12, three \$11 54, sixteen \$7, one \$10 80, ten \$10 50, while ninety received \$10 per week. There were seven whose wages were \$9 50 per week, five \$8 50, eighty-four \$8 50, twenty-eight \$7 50, fifty-three \$7, one \$6 75, seven \$6 50, one \$6. Fourteen were paid \$5 50, one \$5 25, while eighty-one received \$5. One had a salary of \$4 80 per week, thirty-one received \$4 50, one \$4 20, and forty-four \$4. One received \$3 60 per week, twenty-four \$3 50, nineteen \$3, seven \$2 50, one \$2 25, fifteen \$2, two \$1, and two received but 50 cents per week.

Of those whose earnings were reckoned by the day, one was paid \$6, twenty-five \$5 50, seventy-four \$5, twenty \$4 50, one \$4 15, one hundred and seven \$4, thirteen \$3 75, two \$3 60, one hundred and fifty-three \$3 50, two \$3 33, thirty-one \$3 25, five \$3 20, while two hundred and eighty-four received \$3. One was paid \$2 90, three were paid \$2 85, fifty-three \$2 80, sixty-four \$2 75, one \$2 70, fourteen \$2 65, eight \$2 60, while four hundred and five worked for \$2 50 per day. Ten received \$2 45, one \$2 42, three \$2 40, two \$2 35, two \$2 33, four \$2 30, fifty-seven \$2 25, eight \$2 20, three \$2 15, two \$2 12, nine \$2 05, while three hundred and five worked for \$2 per day. Two received \$1 95, one \$1 90, one \$1 85, eight \$1 80, twenty-four \$1 75, one \$1 70, three \$1 65, one \$1 55, while one hundred and twenty-two worked for \$1 50. One was paid \$1 40 per day, one \$1 35, one \$1 33, sixteen \$1 25, and thirty-six were paid \$1 25 per day, with board and lodging included. Two received \$1 15 per day, one hundred and thirty-four earned \$1 per day, one 95 cents per day, one 90 cents, two 85 cents, forty-three 75 cents, four 65 cents, while sixty-eight worked for 50 cents per day.

## WORKINGWOMEN.

## SALESWOMEN.

Out of a total of thirty-eight saleswomen, all except one stated the age. One was 33, one 32, one 28, one 27, one 26, two 25, two 24, one 23, two 22, five 21, seven 20, eight 19, three 17, and one 16 years old. All except three, who failed to answer, reported themselves single. All except seven stated their nativity. Eleven were born in California; seven were born in the United States, four in New York, one each in Massachusetts, Illinois, Louisiana, Nevada, Missouri, Michigan, England, Canada, and Ireland. The one from England had been in the United States 25 years, and in California 13 years; the one from Canada had been in California 20 years, coming direct to San Francisco; while the one from Ireland was 10 years in this country and the same length of time in this State. Nine of those born in other States told how long they had been in California. Two had been here 8 years, one 7, two one 13, one 4, one 2 years, and one 3 months. Thirty-two of the total number stated salary received. One is paid \$100 per month, one \$75 per month, two \$50 per month, one \$40 per month, two \$35 per month, two \$30 per month, one \$27 50 per month, two \$25 per month, one \$24 per month; two are paid \$15 per week, one \$14 per week, three \$12 50 per week, one \$10 per week, three \$8 per week, two \$7 per week, two \$6 per week, three \$5 per week, and two \$4 50 per week. All except one stated the hours of labor. All began at 8 o'clock except 10, three of whom began at 8:15 A. M. and the other seven at 8:30 A. M. Twenty worked until 6 P. M. Eight of this number were allowed 60 minutes for lunch, six 30 minutes, and all of the others were allowed 45 minutes. One worked until 7 o'clock, two until 7:45, eleven until 8 o'clock, and three until 9 P. M. Three had lost time on account of sickness—two 12 days each and one 2 days. None had lost time from lack of employment; and but one from other causes; she lost 208 days.

Eight failed to state the age at which they began work. One was 22, one 21, one 20, two 19, nine 18, two 17, nine 16, four 15, and one 14 years old. Thirty-five stated condition of health in the beginning; two reported fair health, and the remainder good health. Thirty-four reported present condition of health, twenty-eight good health, three fair, and one poor health. Thirty-five stated length of time in present employment, and all how long with present employer. But nine of the total number had changed employers. Two had worked 10 years, one 9 years, one 8 years, two 6 years, three 5 years, three 4 years, three 3 years, four 8 years, four 1 year, one 30 months, one 18 months, one 12 months, one 6 months, one 4 months, three 3 months, two 2 months, and one 2 weeks. Of the nine who had changed employers, one had worked with present employer 6 years, another 7 months, one 3 months, and one a week only. One rented a house of eight rooms, for which she paid \$15 a month, and another paid \$25 for board and lodging. The remainder lived at home with parents, and but partially supported themselves. Four belonged to beneficiary societies; one received \$7 a week in case of sickness, two received \$6 per week, and one \$2 a week. None were members of a labor organization.

In addition to the regular saleswomen in establishments there were ten miscellaneous workers, such as cashiers, book

stenographer, and one typewriter. Of these, all stated their age. One was 32, one 29, one 28, one 27, one 25, two were 23, one was 20, one 19, and one 18 years old. One of the number was married. All except one stated nativity. Four were born in California, three in the United States, one in Massachusetts, and one in Illinois. The one born in Massachusetts had been in California 17 years. All stated salaries received. One \$65 per month, one \$50 per month, one \$37 50, one \$35, one \$30, one \$12 per week, one \$9 per week, two \$8 per week, and one \$7 50 per week. All stated their hours of labor. One began at 7:30 A. M. and worked until 7:30 P. M., and had 60 minutes for lunch; another began at 10 A. M. and worked until 9:30 P. M., with 60 minutes for lunch; three began at 8:30 A. M. and worked until 6 P. M., with 60 minutes for lunch; one began at 8 A. M. and worked until 6 P. M., with 60 minutes for lunch, and four began at 8 A. M. and worked until 8 P. M., and had 45 minutes for lunch. But one of the number had lost time on account of sickness, and she lost 12 days. None lost time on account of lack of employment. All stated the ages at which they began work. One was 25, two were 22, two were 18, two were 17, two were 16, and one was 15 years old. All except one reported good health in the beginning, and all were in good health now. Nine stated how long in present employment and with present employer. Three had changed employers. One had worked 10 years, one 8 years, one 7 years, one 6 years, one 2 years, one 1 year, one 18 months, one 7 months, and one 6 months. Of those who had changed employers, one had worked for present employer 4 years, one 2 years, and one 2 months. One rented 6 rooms, and paid \$18 a month; another paid \$25 per month for board and lodging. Two contributed to the support of others—one person each—and one received the attention of a physician and medicine free in case of sickness. None belonged to labor organizations.

## MILLINERS.

Seven were trimmers, nine were makers, six were saleswomen, one cashier, two bookkeepers, and one an apprentice, making a total of twenty-six. All stated their ages, and all were single except one. All except two stated nativity; they were all Americans, eighteen of whom were born in California, two in Massachusetts, two simply claimed United States, one Iowa, one New York, and two did not reply.

Of the ages, one was 45 years old, one 30, two 28, one 27, one 26, three 25, two 24, two 21, four 18, three 17, and three 16 years of age. All except two stated salary received. Two received \$20 a week, one \$18, three \$15, one \$12, five \$10, one \$9, three \$8, one \$6 50, one \$6, two \$5, one \$4 50, one \$3 50, one \$3, and one \$2 50. All stated hours of labor. Twenty-one worked from 8 A. M. to 6 P. M., three worked from 8 A. M. till 7 P. M., and two worked from 8 A. M. till 9 P. M., and all had 60 minutes for lunch. Of the total number, seven had lost time on account of sickness—one lost 153 days, one 36, one 24, one 6, and two 1 day each. Three had lost time on account of no work—one 153 days, one 104 days, and one 78 days. Seven had lost time from other causes—one 54 days, one 30 days, one 24 days, one 12 days, two 6 days, and one 4 days. Twenty-three stated at what age they began work; one was 25 years old, one 22, one 21, two 20, one 18, two were 17, seven 16, four 15, three 14, and one was 12 years of age.



Twenty-five stated condition of health when they began work, and also present condition. Twenty-one of that number reported good health in the beginning, four reported fair; twenty-three reported good health for the present condition, one reported fair, and one reported poor.

Twenty-five reported length of time in employment and also with present employer. One had been a milliner for 20 years and never changed employers, two had been milliners 10 years in the same establishment, one had been 15 years in the same establishment, another had been 8 years without change, another had been 6 years without change, two had been 4 years without change, three had been 3 years without change, three had been 2 years without change, and one had been 1 year; one had been 7 months, and one 5, one 4, and one 3 months without change. Of the remainder, one had been a milliner 10 years, serving 6 weeks with present employer; three had been in present occupation 8 years, one remained with present employer 7 years, another 6 years, and another 2 years. Of the whole number, one owned her house of 7 rooms, another rented 4 rooms at \$37 per month. Two paid room rent—one \$15 and the other \$10 per month. Five paid for board and lodging—one \$30 per month, two \$25 per month, and two \$4 per week. All except two answered as to beneficiary societies and labor organizations. None were members of either society.

#### DRESSMAKERS.

Of the thirty-three who come under the general head of dressmakers, all stated age, and all were single. One was 47 years old, one 45, one 50, one 35, one 34, one 30, one 27, one 24, two were 22, one was 21, five were 20, four 19, seven 18, one 17, three were 16, one was 15, and one was 14 years of age. All except two of the total number stated nativity. Seventeen were born in California, seven claimed the United States, three were born in Ireland, two in England, one in Prince Edward Island, and one in France. Six stated how long they had been in the United States—one had been here 25 years, two 30 years, one 15, one 13, and one 3 years.

Eight of the total number stated how long in California. One has been in California 30 years, one 23 years, one 13 years, one 12 years, one 10 years, one 9, one 6, and one 3 years. The whole number stated salary received. One received \$16 50 per week, two \$15 per week, three \$10 per week, seven \$8 per week, one \$7 per week, eight \$6 per week, three \$5 per week, four \$4 per week, two \$3 per week, and two received but \$2 per week. The entire number began work at 8 o'clock in the morning, and all except six worked until 6 o'clock in the evening. The six who quit work at 5:30 p. m. were allowed 30 minutes for lunch; those who worked until 6 were allowed 60 minutes for lunch. Nine of the whole number had lost time on account of sickness; one had lost 36 days, two 24 days, three 12 days, and three 6 days. Two lost time from lack of employment—one 52 days and the other 26 days. All except two stated the ages at which they began work. One was 38 years old, one 25, one 21, two were 20, one was 19, two were 18, two were 17, eight were 16, two 15½, eight were 15, and one was 14 years old.

All except two reported good health in the beginning, and an equal number reported present health good. Two did not answer either question. All stated length of time in present employment, and also

how long they were with present employer. One had been dressmaking 15 years, one 12 years, two 5 years, one 6 years, six 4 years, nine 3 years, six 2 years, two 1 year, one 15 months, two 6 months, and one 5 months. Twelve of the total number had changed employers. One had been with present employer 5 years, five 4 years, seven 3 years, six 2 years, six 1 year, one 30 months, one 18 months, one 11 months, two 3 months, and one 5 months. Three out of the total number rented their homes; one had 8 rooms, one 6 rooms, and one 3 rooms; one paid \$30 per month, one \$25, and one \$15 per month. Four paid room rent; one paid \$12 per month, one \$10, one \$7 50, and one \$5 per month. Four contributed to the support of others; three had two in family, and one had one dependent. All except two answered in the negative in regard to belonging to beneficiary societies. Two received \$7 per week each in case of sickness. None were members of a labor organization.

#### TAILORESSES.

Of the total number of forty-eight, all stated their age. One was 48 years old, one 45, one 28, three 26, two 24, one 23, three 21, three 20, seven 19, six 18, six 17, six 16, five 15, and two 14. Of the total number, three were married. Forty-five stated their nativity. Twenty-eight were born in California, three in New York, two in the United States, two in Scotland, two in Ireland, two in Austria, and one each in Nevada, Germany, and Australia. Six stated how long they had been in the United States. One had been here 33 years—in California 24 years; another had been 28 years in the United States and 18 years in California. Of those who came direct to California, one had been here 10 years, one 9 years, one 6 years, another 2 years, and one 8 months. One received \$20 per week, one \$15, two \$10, two \$9 50, four \$9, eight \$8, one \$7, ten \$6, three \$5, one \$4, four \$3 50, two \$3, and one \$2.

Forty stated hours of labor. Fourteen commenced work at 7:30 A. M. and worked until 5:30 P. M., with 60 minutes for lunch; and the remainder began at 8 A. M. and worked until 6 P. M., without stating time allowed for lunch. Nine lost time on account of sickness; two lost 153 days each, one 78 days, one 6 days, two 4 days, and one 3 days. Twenty-three lost time on account of having no work; one was idle 156 days, three were idle 153 days each, one 130 days, two 104 days each, nine 78 days each, one 52 days, three 26 days each, two 8 days. Five lost time from other causes—one 150 days, one 43 days, two 30 days each, and one 3 days. All except one stated their age when they began work. One was 21, three were 18, six were 16, fourteen were 15, ten were 14, five were 13, and three were 12 years old. All reported good health in the beginning, except one, whose health was poor, and one failed to answer that question. All except three are in good health at the present time—two reported poor health and one did not answer. Two failed to state how long in present employment, or with present employer. Of the forty-six who did answer, two had worked 36 years, one 27 years, one 12 years, one 10 years, three 8 years, three 6 years, four 5 years, three 4 years, seven 3 years, four 2 years, five 1 year, three 8 months, one 11 months, one 10 months, three 6 months, and two 3 months, while two had worked but 3 weeks. One of the number worked with present employer 7 years, three 6 years, one 5 years, one 4 years, six 3 years, three 2 years, nine 1 year, one 18 months, one 11 months, one 10



months, one 7 months, five 6 months, three 4 months, five 3 months, one 2 months, and three 3 weeks. Four reported as to renting or owning houses—two own and two rent. The two who own their homes have 12-room houses. One rented 6 rooms for \$26 per month, and one paid \$3 per month for a single room. Seven of the whole number paid board and lodging; two pay \$20 a month, one \$16 a month, two \$3 per week, and two \$3 a week. Twenty replied to questions in regard to belonging to beneficiary societies or labor organizations. Four receive weekly benefits in case of sickness—one receives \$17 per week, one \$5, and one \$1 50 per week. None belong to labor organizations.

## CORSET-MAKERS.

Of the twenty corset-makers, all gave their age and all except one were single. Three were 27 years old, one 26, two 25, one 24, two 22, one 22, three 21, one 17, one 16, and four 15 years old. All claimed the United States for their birthplace without particularizing. Four state how long in California—one 30 years, one 18 years, one 17 years, and one 4 years. All stated salary. Three received \$12 per week, three \$10, seven \$8, five \$5, and one \$4. They all worked from 8 A. M. until 6 P. M. Eight have 60 minutes for lunch, the rest have 30. Nine have lost time on account of sickness—one 12 days, one 6 days, two 5 days, two 3 days, two 2 days, and one 1 day. The entire number stated the age at which they began work—two were 18 years old, six were 17, two were 16, two 15, two were 14, four were 13, and one was 7 years of age.

All except one reported good health in the beginning, and her health was fair to begin with and reports good health now. Seventeen report good health now and three fair. All report length of time in employment and with present employer, and not one change has been made. One had been with the present employer 17 years, another 10 years, two 8 years, two 9 years, two 6 years, four 5 years, two 4 years, one 3 months, one 29 months, one 19 months, one 6 months, and one 1 week. Nine report contributing to the support of others—three have no dependents and the remainder one each. None are members of beneficiary societies or labor organizations.

## SHIRTMAKERS.

Of the thirty-three shirtmakers who answered queries propounded thirty stated their age. Two were 64 years old, one 35, one 32, one 31, one 30, two 28, one 27, one 26, three 25, two 23, two 22, one 21, two 20, five 19, one 18, two 17, and one 14 years of age.

Two of the total number were married. All except one stated nationality—nineteen were Californians, two were born in Mexico, two in Massachusetts, two in Ireland, and one each in Portugal, Italy, New York, Illinois, Missouri, and Pennsylvania. All of the foreign born state how long they had been in the United States, and also the length of time in California. Three came direct to California, and three did not; those who did not, one had been in the United States 27 years, and 11 years in California; another 20 years in America, and 11 in California; and another had been 20 years in the United States, and 2 years in California. The other three, who had been in California, were here 12, 9, and 7 years, respectively. All except one

wages. One earned \$10 per week, two \$9, one \$8 50, three \$8, one \$7 50, four \$7, eight \$6 per week; one \$5 50, three \$5, two \$4 50, four \$4, and one \$3 50 per week. All except two stated their hours of labor. Twelve began at 7:30 A. M. and worked until 5:30 P. M., and were allowed 30 minutes for lunch; the remainder began at 8 A. M. and worked until 5:30 P. M., and were allowed 30 minutes for lunch. Thirteen had lost time on account of sickness—two lost 78 days, one 61 days, one 52 days, one 36 days, two 26 days, two 12 days, one 10 days, two 6 days, and one 3 days. Six had lost time because of no work—one 153 days, one 104 days, one 78 days, one 48 days, one 26 days, and one 12 days. Four had lost time from other causes—one 52 days, one 18 days, one 12 days, and one 2 days. All save one told at what age they began work. One was 30, two 28, one 23, three 19, five were 18, six were 17, seven were 16, two were 15, three were 14, one was 13, and one was 12 years of age. Two did not state condition of health in the beginning. Two were in fair health, and the rest were in good health. Two did not state present condition of health. Twenty-four were in good health, and three reported poor health. One did not say how long in present employment, nor how long with present employer. Twenty-one had never made any change. Of this number one had worked 11 years, four 6 years, one 5 years, one 4 years, four 3 years, two 2 years, one 1 year, one 30 months, two 18 months, one 4 months, one 3 months, and one 2 months. Of those who had changed employers, one had worked 12 years, 2 with present employer; one 10 years, 2 with present employer; two 9 years, one 6 with present employer, and the other 4 months; one had worked 7 years, and 1 year in present place; one 5 years, and 1 year with present employer; one 4 years, 1 month in present place; one 3 years, 9 months with present employer; two 2 years, one 2 months and the other 3 weeks with present employer. Three paid board; one paid \$3 50 per week, one \$2 50, and one \$2 per week. Four paid board and lodging; one \$20 per month, one \$17, and one \$12 per month, and one \$4 per week. Three contributed to the support of another person. Eight were members of a beneficiary society; one received \$10 per week in case of sickness, one \$7 50, besides medicine and physician's care; three received \$7 per week, one \$5, and one \$2 50 per week. None belonged to labor organizations.

## LAUNDRESSES.

Of the twenty-five ironers, all stated their age; two were 30 years old, two 28, one 27, one 26, one 25, one 24, five 23, one 22, one 21, two 20, one 19, four 17, two 16, and one 15 years of age. All were single. All stated nativity. Twelve were Californians, two were born in Ireland, two in Finland, two in England, three in Sweden, one in Germany, two in Missouri, and one was born in the Sandwich Islands. Eleven (the whole number of foreign born) stated the number of years they had been in the United States, and also the length of time they had been in California. Seven came direct to California; one had been in the United States 10 years, in California 3; another in the United States 8 years, in California 3; one in the United States 5 years, in California 4; one 4 years in the United States, in California 1. The balance came direct; one 9 years, two 7 years, one 4 years, one 2 years, and one 18 months. There were two born in Missouri, and stated how long they had been in California, one being 23 years, the other 10 years.

The entire number answered as to wages. One received \$25 per month, two \$22 50 per month, nine \$20 per month, seven \$17 50 per month, five \$15 per month, and one \$10 per month. All except one, who failed to report, worked from 7 A. M. until 6 P. M., and the usual time allowed for lunch is 30 minutes each. Out of the entire number, fourteen reported themselves sick—one 153 days, one 104 days, two 52 days, one 178, one 26, one 18, two 12, one 10, one 7, one 6, one 3, one 1. One reported not having worked 26 days, and one lost work from other causes, 12 days.

All save one reported when they commenced work; one at 27 years of age, one at 21, one at 20, six at 18, four at 17, one at 16, six at 15, two at 14, one at 13, and two at 12. Out of the twenty-six in number twenty-five reported their health good when they commenced their labor for the present, four out of the total report their health poor, the balance good.

One has been in employment 9 years, two 5 years, four 3 years, three 2 years, three 1 year, one 30 months, two 18 months, two 15 months, three 9 months, one 7 months, one 16 months, two 5 months, one 4 months, and one 2 months. Strange to say they all commenced with their present employers. Eleven failed to report whether others depended upon them for support, but fifteen reported as follows: One had 7, another 6, two had 5, two 4, one 2, and seven had 1 to maintain. Of the total, only 2 belonged to beneficiary societies, and not any of them to a labor organization.

Of the twenty-four machine ironers, all stated their age; one was 35 years of age, one 32, one 31, one 29, two 26, three 24, five 23, one 22, two 21, three 20, three 18, and one 16. Out of the twenty-four, one was married. All stated their nativity; four being Californians, twelve Swedish, three were born in Ireland, two in France, one in New Hampshire, one in Canada, and one in Massachusetts. Eighteen stated how long in the United States and the length of time in California. Fourteen out of the number had been in the United States 7 years, and 5 years in California; another had been 10 years in the United States and 5 in California; another 8 years in the United States, and 5 in California; while one had been 34 years in the United States, and 2 in California; another had been 2 years in the United States, and 5 months in California.

Twenty of the entire number stated their salary; eight received \$30 per month, one \$25, one \$22 50, four \$20, one \$17 50, three \$15, one \$12 50, and one \$10 per month. Twenty-four stated hours of labor. All commenced at 7 A. M. and worked until 6 P. M., being allowed 30 minutes for lunch. Of the total number, nine had lost time on account of sickness; one lost 153 days, another 78 days, two 26 days, one 12 days, and four 12 days. For want of work, one had been idle 153 days. Twenty-three stated the age at which they began work; one was 34 years of age, one 28, one 23, one 21, four 20, two 19, two 18, three 16, four 15, one 13, and one 12. Twenty-two reported condition of health when they began work, and also their present condition. Of that number, twenty-one were in good health and one in poor. Eighteen twenty-two report good health now, three fair, and one poor.

The total number stated how long employed, and how long with employer. Of that number, two report 6 years in

with present employer, three 5 years, two 4 years, two 3 years, four 2 years, one 1 year, two 18 months, two 3 months, two 6 months, one 2 months, and one had been in employment 2 years and 4 months, also the same time with present employer.

The one who is married pays rent for four rooms, and \$16 a month for board, and has three dependent on her. She had worked one year, was in poor health in the beginning, and continued so. In addition to this, ten contributed to the support of others; one had 5 in family, two had 4, two had 3, three had 2, and three had 1. All answered in the negative regarding beneficiaries, except one, and she received \$2 a week in case of sickness. None belonged to labor organizations.

Of the thirteen manglers, all gave their age, and all were single. One was 21 years of age, two 19, three 18, one 17, three 16, one 15, and two 14. All gave their nativity; ten of the 13 were born in California, and one each in England, Ireland, and Canada. Of the foreign born, all had come direct to California—one 3 years, one 1 year, and one 7 months. All stated their salary; one received \$25 per month, one \$22 50, one \$20, three \$12 50, four \$10, and three \$7 50 per month. All stated their hours for labor being from 7 A. M. till 6 P. M., allowing 30 minutes for lunch. Three had lost time on account of sickness; one had lost 153 days, one 78 days, and one 14 days. One had lost 26 days from lack of work, and one from other causes lost 52 days. Twelve of the number stated the age at which they began work; one commenced at 18, one at 17, one at 16, two at 15, and six at 14 years of age. All reported health good at the beginning and good now. None had changed employers. One had worked 6 years, one 4 years, one 3 years, one 2 years, one 1 year, one 18 months, one 7 months, three 4 months, one 3 months, one 2 months, one 7 weeks, and one 4 weeks. Four contributed to the support of others; one had 4 in family, one 2, and two 1. All answered "no" regarding beneficiaries, save one, who received \$7 a week in case of sickness. None belonged to labor organizations.

Of the thirty-three starchers, folders, and general helpers, all gave their age. One was 35 years of age, two 31, one 26, two 25, one 24, two 23, three 22, two 21, five 20, three 19, four 18, two 17, two 16, and three 15. All were single. The entire number stated their nativity; eleven were Californians, seven were born in Ireland, two in New York, four in Massachusetts, two in Wisconsin, and one each in Maryland, Maine, Ohio, Switzerland, Sweden, Australia, and Scotland. Eleven stated how long in the United States and sixteen how long in California; nine had come to California direct; one had been here 19 years, one 16, one 6, two 3, one 2, one 8 months, one 10 months, and one 6 months. One had been in the United States 10 years, in California 7 years; another had been 8 years in the United States and 7 years in California. The entire number stated wages received; one received \$30 per month, one \$25, one \$27 50, fifteen \$20, one \$15, two \$12 50, and twelve \$10. All stated their hours of labor, which were from 7 A. M. to 6 P. M., with 30 minutes for lunch. Seven lost time on account of sickness; one 104 days, one 78 days, one 52 days, one 26 days, two 12 days, and one 6 days. Two had been idle from other causes; one 52 and one 26 days. Five had been out of employment during the year; one 130 days, one 104 days, one 78 days, one 52 days, and one 26 days.

All stated age at which they began work; three were 19 years, two 18, one 17, five 16, nine 15, seven 14, two 13, one 12, one 10, and one 7. All reported condition of health at the beginning and at the present. One reported fair health in the beginning, and all reported good health for the present, save one. The entire number stated how long in present employment and with present employer; three out of the number had changed employers; one had worked 19 years, one 18 years, one 9 years, one 5 years, one 4 years, one 3 years, two 2½ years, one 2 years, two 18 months, one 17 months, one 14 months, one 12 months, two 6 months, three 5 months, one 4 months, one 3 months, one 2 months, one 1 month, one 3 weeks, and one 2 weeks. Of the three who had changed employers, one had been a laundress 11 years, one 10 years, one 4 years. The one who had worked 11 years had been 11 months with her present employer, the one who had worked 5 years was with her present employer 2 months, and the one 4 years has been with her present employer 2 years.

Of the total number, 16 had contributed to the support of others; one had 6 in family, one 5, one 4, one 3, two 2, and the remainder had 1 each. All answered in reference to beneficiaries, four in the affirmative; three received \$7 a week in case of sickness, and one \$7 ½. None were members of a labor organization.

#### SHOEFITTERS.

Total number under the general name of shoefitters is thirty-nine. All except four stated their age. One was 30 years old, three 24, three 23, four 21, five 20, seven 19, six 18, one 17, four 16, and one 15. One was married, two did not state condition, and the remainder were single. Nine did not state nativity, nineteen were natives of California, three were born in New York, two in Illinois, one each in Maine, Massachusetts, New Jersey, and Germany, while two simply claimed United States as their birthplace. The two from Illinois had been in California 15 years, the one from New Jersey 13 years.

Of the whole number two earned \$12 per week, four \$10, five \$9, three \$8, one \$7 50, four \$7, three \$6, one \$4 50, one \$4, five \$3, while ten worked for \$2 50 per week.

Of the total number, fifteen commenced work at 7 o'clock in the morning; eleven of them worked until 5:30 P. M., three until 5:45 P. M. and one until 5:35 P. M. Eleven were allowed 30 minutes for lunch, two were given 45 minutes, one was allowed 40 minutes, and one did not state time for lunch. Five out of the thirty-nine had lost time on account of sickness, and nine had been idle during the year because they had no work. One girl of 16 lost 52 days from sickness and 52 days from lack of employment; another lost 26 days from sickness and 78 days because of no work; three were out of employment 52 days each, another 42 days, while another lost but one week.

Of the whole number, thirty-two stated the age at which they began work; seven did not. Two began work at 12 years of age, four at 13, three at 14, ten at 15, ten at 16, one at 17, one at 20, and one at 21 years of age. Twenty-five of the whole number stated the condition of their health at the time they began work, and an equal number gave present state of health. Twenty-three were in good health at the present time, and twenty stated their present condition good. One was

in the beginning, but reports good health now; another was in fair health then, and reports the same now; while four reported their present health poor. Five out of the whole number failed to report how many years they had been shoefitters, while all except three stated the length of time with present employers. Two had worked at the trade 9 years, one with present employer 7 years, the other one 4 years. Eight had worked as shoefitters 5 years, five of whom had remained with present employers the entire time; one had been with present employer 3 years, another 1 year, and one did not state how long. Five had been shoefitters 4 years; one had been with present employer 3 years, one had never changed place, another 2 years, another 1 year, while the fifth had been with present employer 5 months. Four had been shoefitters 3 years—three remaining with present employers, one working in present place 1 year. Three had worked 2 years without changing employers; two had worked 1 year, one remaining with present employer and the other being in present place 5 months. Of the others, one had worked at the trade 7 months, two 6 months, four 2 months, one 5 weeks, one 4 weeks, while the other did not state how long she had been a shoefitter, but had been in present employ 18 months. Of the whole number, five paid board; two paying \$5 per week, two \$3 per week, and another \$4 per week. Six of the total number helped to support others; two had 3 dependent, three had 2 dependent, and one provided for 1. Twelve answered as to whether they had belonged to any beneficial association—four in the affirmative, eight in the negative. Two stated the amount of sick benefit; one receiving \$7 50 per week, and one \$7. Thirty answered with reference to belonging to a labor organization—seventeen in the affirmative, thirteen in the negative.

Of the eighteen vamps replying to special inquiries, fifteen stated their ages; one was 35, one 32, one 30, two 25, two 24, one 23, one 21, three 20, two 19, and one 18 years of age. Two out of the total number did not say whether they were married or single; of the remainder, two were married and fourteen were single. Two failed to state their nativity, seven were born in California, two in New York, two in Ireland, two claimed the United States, one was born in Massachusetts, one in Nevada, and one in Germany. One born in Ireland had been in the United States 8 years, and 4 years in California; and the one born in Germany has been in America 10 years, and 9 years in California; and the one born in Massachusetts has been in California 9 years. Of the total number one earned \$13 per week, two \$12, five \$10, two \$9, and one \$7, while seven did not state salary. Five of the total number commenced work at 7 o'clock in the morning, three worked until 5:45 p. m. and the other two until 5:30 p. m.; seven began at 7:30 a. m. and worked until 5:30 p. m.; one failed to state the hours of labor; five began at 8 o'clock and worked until 5:30 p. m. One was allowed 75 minutes for lunch, two 60 minutes, three 45 minutes, one 40 minutes, while ten had 30 minutes. Only one of the number lost time during the year on account of sickness, one from lack of work, two from other causes: sickness 10 days, 70 days no work, 60 days other causes.

Fourteen stated the age at which they began work, four did not. Three were 16, six were 15, two were 14, and three were 13. Thirteen reported good health when they began work, and five did not



7 months, three 6 months, two 5 months, one 4 months, one 3 months, and one 2 months.

Of the total number, two rent and one owns her home. Of the two rented, one has 10 rooms, the other 5. Of the remainder, four pay board, one paying \$5 per week, one \$4 50, one \$4, and one \$3. Seven of the whole number help support others. One has 8 in family, three have 2, and three have 1 dependent upon them. Twelve of the whole number answered the questions as to belonging to a beneficial society—six in the affirmative, six in the negative. Five stated the amount of benefit received in case of sickness; one received \$7 50 per week, while four received \$7 per week. Thirty-six reported with reference to membership of a labor organization—twenty in the affirmative and sixteen in the negative.

#### TRUNK-LINERS.

There are but two trunk-making establishments of any importance in California, and in these but ten women are employed.

In answer to queries, ten stated age; two were 31, three 19, one was 18, one 17, and three 16 years of age. Six of the number were single and the remainder did not answer that question. Six were born in California and the rest did not state nativity. All stated salary. One received \$2 per day, one \$1 50, one \$1 35, two \$1 25, one \$1, one 95 cents, one 90 cents, one 75 cents, and one 60 cents per day.

All worked 9½ hours per day and were allowed 60 minutes for lunch. Three had lost time on account of sickness; one 3 days, one 10 days, and one 6 days. One had lost 60 days on account of no work. All stated at what age they began work. One began at 17, one at 16, three at 15, four at 14, and one at 13 years of age. All reported good health in the beginning, and all except one report good health now. One was in poor health. All stated length of time in present employment. Eight had not changed employers. One had worked 5 years, three 2 years, one 4 years, three 1 year, one 15 months, and one 3 months. Of the two who had changed employers, one worked at present employment 4 years, and 30 months with present employer; the other had worked 2 years, and 18 months with present employer. One paid \$3 50 per week for board and lodging. One belonged to a beneficial association, but did not state amount of sick benefits. None were members of labor organizations.

#### CANDY-MAKERS.

Of the thirteen candy-makers, all stated their age. All were single except one, and all stated their nativity. One was 28 years old, one 26, one 23, one 20, one 19, three 18, one 17, three 15, and one 14 years old. Four were Californians, three were from Italy, two from New York, and one each from France, Ireland, New Jersey, and Maryland. Of the total, only five replied as to how long they had been in the United States and in California. One had been 15 years in the United States and the same time in California; in fact, all who reported came to California direct. One was 14 years, one 7 years, one 6 years, and one 5 years.

Of the wages, one received \$12 per week, one \$8 50, three \$6, one \$5, one \$4 50, and six \$4. All commenced work at 7 A. M., except one, and she at 7:30 A. M. All except three worked until 5:30 P. M., the balance until 6 P. M. Those who worked until 6 P. M. were allowed 60 minutes



for lunch, the other ten only 30 minutes. One lost 26 days on account of sickness, another 9 days, two 4 days, one 3 days, and one 2 days. Four lost 52 days each from no work, one 78 days, one 12, one 6, and one 3 days; one lost 12 days from other causes and one 6 days.

All stated when they began work. One was 18 years old, one 16, two 15, three 14, four 13, and one 11 years old. All stated they were in good health in beginning, and all except two are in good health now; one reported fair and one poor. All stated length of time in present employment, also with present employer. One had worked 7 years, three 5 years, one 3 years, two 1 year, one 30 months, two 18 months, one 9 months, one 6 months, and one 3 months. The three who had worked five years had never changed employers. Neither have any of the balance ever changed, except one, who had worked 7 years; she had been 1 year with present employer. Two rented 3 rooms each; one paid \$10 and one \$8 per month. One reported contributing to the support of one other than herself. One belonged to a beneficiary society, and received \$10 a week in case of sickness. None belonged to labor organizations.

There were ten candy-dippers, and all stated their age. One was 20 years old, two 19, two 18, one 17, two 16, one 15, and one 14 years old. All were single, and with two exceptions were native Californians. One was born in Ireland, and came direct to San Francisco, and has been here 6 years. The other was born in Nevada. One received \$5 25 per week, four received \$5 per week, one \$4 50 per week, two \$3 50, and two \$3. All except one began work at 7 A. M. and worked until 6 P. M., with 60 minutes for lunch. One began at 7:30 A. M. and worked until 5:30, with 30 minutes for lunch. Three had lost time on account of sickness; one lost 26 days, one 6 days, and one 4 days. Four had lost time on account of no work; one 18, one 12, one 6, and one 3 days. Two had lost time from other causes—one 12 days and one 6 days. All stated age at which they began work; one was 18 years, one 16, two 15, five 14, and one 9. All were in good health in the beginning, and all except two are in good health now; those two report fair. All stated how long in present employment, and how long with present employer, and only one out of the ten had changed employer, and she had worked 5 years, and 4 in the present place. One had worked 4 years, one 3 years, three 2 years, one 18 months, one 10 months, one 5 months, and one 4 months. One paid \$3 50 for board and lodging. None belonged to beneficiary societies or labor organizations.

Of the fourteen wrappers and helpers, all stated their age. Two were 20 years old, one 19, five 18, one 17, four 16, and one 15 years old. All were single, and all stated their nativity. Six were Californians, two were New Yorkers, two Italians, and one each from Illinois, Missouri, Kentucky, and Oregon. All stated their wages. Two received \$6 per week, three \$5 per week, two \$4 50 per week, three \$4 per week, two \$3 50 per week, one \$3 per week, and one \$2 50 per week. All stated hours of labor. Ten commenced at 7 A. M. and worked until 6 P. M., except one, and she worked until 5:30 P. M., with 30 minutes for lunch. The other nine had 60 minutes for lunch. Four began at 7:30 A. M. and worked until 5:30 P. M., with 30 minutes for lunch. Nine lost time on account of sickness; one 182 days, one 78 days, one 26 days, one 12 days, one 9 days, two 4 days, two 3 days. Twelve lost time from no work; one 24 days, one 20



days, three 12 days, four 6 days, one 4 days, and two 3 days. All stated at what age they began work; three were 16 years, four were 15, four were 14, two 13, and one was 10 years of age. All stated condition of health at the beginning, and at the present all except two reported good, and one was poor and one was fair, beginning and present. Of the total, but one had changed employer. She had worked 4 years at the trade and 3 years with present employer; three 3 years, two 2 years, three 1 year, two 9 months, one 5 months, one 4 months, and one 2 months. Eleven gave part of their earnings to parents and two did not. One paid \$2 50 per week for board and lodging, and one paid \$8 per month. None belonged to beneficiary societies or labor organizations.

Of the six candy-packers all stated their age; one was 45 years old, two 18 years, two 17 years, and one 15 years. All were single. All gave their nativity, four of whom were Californians; of the other two, one came from Italy and one from Switzerland. One has been from Italy 22 years, coming direct to San Francisco, the other one from Switzerland one year. All stated salary; one received \$5 50 per week, one \$4 50 per week, three \$4 per week, and one \$3 per week. One began work at 7 A. M. and worked until 6 P. M., with 60 minutes allowed for lunch; another commenced work at 7 A. M. and worked until 5:30 P. M., with 30 minutes for lunch; four began at 7:30 A. M. and worked until 5:30 P. M., with 30 minutes for lunch. Four lost time on account of sickness; one 52 days, one 26 days, one 6 days, and one 2 days. Five lost time on account of no work; one 52 days, one 12 days, two 6 days, and one 3 days. All gave the age when they began their labor; one was 44 years, one 17 years, one 16 years, one 15 years, and two 14 years. All were in good health in the beginning, and are at the present time. Only one had changed employer; she had worked 4 years with the present employer; one worked 2 years, one 15 months, one 10 months, and one 8 months. One paid \$9 per month for two rooms. None belonged to beneficiary societies or labor organizations.

Of the ten candy saleswomen, all stated their age, and all were single. One was 30 years old, one 22, one 21, one 20, one 19, three 18, and two 17. All stated their nativity; three were Californians, four gave their nativity as the United States, and one each Massachusetts, Ireland, and France. The one who came from France has been in this country 18 years, coming direct to California; the one from Ireland has been 16 years in the United States, and 1 year in California. All stated their salary; one received \$28 per month, two \$10 per week, one \$9 per week, three \$8 per week, two \$7, and one \$6 per week. One began at 7:30 A. M. and worked until 5:30 P. M., with 30 minutes for lunch; six began work at 8 A. M. and worked until 6 P. M., with 60 minutes for lunch; four worked from 12 to 12, with 60 minutes for lunch. Only one lost time, which was 6 days, on account of sickness.

Eight stated age at which they began work; three began at 17 years, three at 15, one at 14, and one at 13 years of age. Nine stated their condition of health in the beginning, and all except one was good. One had changed employers; she had worked 3 years and 5 months with present employer; of the remainder, one had worked 2 years, three 1 year, one 14 months, one 8 months, one 7 months, and one 6 months. One rented four rooms, for which she paid \$11 per month; one paid \$4 per

week for board and lodging; one contributed to the support of the. None were members of beneficiary or labor organizations.

Of the saleswomen in candy stores, no time is lost for holidays.

#### BAGMAKERS.

Of the forty-one bagmakers, all stated their age, and all were single. Two were 22 years old, eight 19, eight 18, eleven 17, six 16, and six 15 years old. All stated their nativity, of whom twenty-six were Californians, five from New York, two from Wyoming, two from Pennsylvania, one from Washington, one from Oregon, one from Missouri, one from New Jersey, one from Arizona, and one from Massachusetts. All stated their wages; one received \$9 per week, eight \$8, two \$7, seven \$7, one \$6 50, nine \$6, one \$5 50, six \$5, three \$4 50, and three \$3 60 per week. The hours of labor were from 7 A. M. till 6 P. M. allowing 30 minutes for lunch.

All stated at what age they began work; one commenced at 18 years, two at 17, three at 16, twelve at 15, ten at 14, eight at 13, and four at 12 years of age. All reported health good when they commenced work and all except six, who report poor health now, report their health the same condition as when they began. Eight out of the total have been in employment for 5 years, eight for 4 years, seven for 3 years, six for 2 years, and the balance for 1 year, save one, who has only been in employment for 3 months. Strange to say, none have changed position since they started in to work. Twenty-eight lost time on account of sickness; one lost 156 days, two lost 78, two 52, one 18, two 26, one 12, six 6, one 4, five 3, six 2, and one 1 day. The entire number was 26 days each without work.

#### STRAW-HAT MAKERS.

Of the eight straw-hat makers all stated their age; one was 21, one 19, one 18, one 17, two 16, and one 15 years of age. All were single. Four were born in California, one was born in the United States, one in New York, one in Maryland, and one in Germany. The one born in Germany has been in California 2 years, having come direct to San Francisco. All stated salaries received; two earned \$10 per week, one earned \$8, one \$5, one \$4 50, one \$2 50, and one \$2. All commenced work at 8 A. M. and worked until 5:30 P. M., and they were allowed 30 minutes for lunch. Four had lost time on account of sickness; one 14 days, one 14 days, one 7 days, and two 1 day each. Three had lost time on account of no work; one 26, one 13, and one 6 days. Two lost time from other causes; one 82 days and one but 1 day. All stated at which they began work; one was 18, two were 17, three were 16, and three were 14 years old. All reported good health in the beginning, as also at present. All except one stated the length of time in present employment, and all gave the time with present employer. Only two had changed employers. One had worked 2 years, one 18 months, three 1 year, one 4 months, and one 2 months. No other questions of the blanks were answered, and it is fair to suppose that all were at home, and were not obliged to maintain themselves wholly.

## CIGARMAKERS.

Of the twenty-eight cigarmakers, all have given their age; one is 45 years old, one 42, two 26, one 25, three 24, three 21, three 23, one 22, two 20, four 19, three 17, two 14, one 11, and one 16 years of age. Two are married, the balance single. All gave their nativity, out of which twenty-three were Californians, two were New Yorkers, one came from Massachusetts, and one from Germany. The one from Germany has been in the United States 12 years, and 6 years in California. The total number stated salary; one received \$12 a week, another \$10, one \$9, one \$8, one \$7 50, two \$7, three \$6, five \$5 50, nine \$5, one \$4 50, two \$3 50, and one \$2. All of the number stated their hours of labor; thirteen began at 7 A. M. and worked until 5:30 P. M., with 30 minutes for lunch; fifteen began at 8 A. M. and worked until 5 P. M., with 60 minutes for lunch. Five out of the total number lost time on account of sickness; one 60 days, one 26, one 12, and two 6. Nine had lost time on account of no work; four lost 52 days, one 24, one 18, one 12, one 6, and one 2. Seven lost time from other causes; one 24 days, one 18, two 12, one 10, one 8, and one 2. All except one stated at what age they began work; one was 20 years old, one 19, one 17, six 16, six 15, seven 14, four 13, and one 12. All stated condition of health at the beginning and present condition; twenty-six reported good health in the beginning, one fair, and one poor; twenty-six report present condition good and two fair. All stated how long in present employment; one had been a cigarmaker for 29 years, another 28, one 13, one 11, one 10, one 9, one 8, three 7, three 6, four 4, four 3, one 2, and four 1. All stated how long with present employer; one had been with present employer 10 years, four 4, six 3, four 2, five 1, two 15 months, two 7 months, one 6 months, one 2 months, one 6 weeks, and one 3 weeks.

Fifteen answered with reference to owning or renting their homes; eight owned their homes, seven rented. Eleven stated number of rooms; one had 6 rooms, four had 5, two had 3, and four had 1. Ten stated the amount paid for rent; one paid \$20, three \$12, one \$11, one \$10, two \$7, and one \$4 50. Three paid board and lodging; one \$5, one \$4, and one \$2 50, and one paid \$3 per week for board and \$10 a month room rent. Four report others dependent on them; one had 5 in family, another 2, and the other two one each in family. Sixteen reported that did not belong to beneficiary societies, and two reported in the affirmative. In case of sickness, one received \$5 per week and the other \$2 50. None of them belong to labor organizations.

## BOOKBINDERS.

Of the twenty-two bookbinders, all gave their age and all were single; two were 31 years old, one 27, one 25, one 20, one 19, four 18, two 17, five 16, and five 15. All stated their nativity, out of which seventeen were Californians, two New Yorkers, one each from New Zealand, District of Columbia, and Nevada. All stated salary; one received \$15 per week, one \$12, two \$8, one \$5, three \$4 50, three \$4, two \$3 50, two \$3, two \$2 50, three \$2, one \$1, one \$22 per month.

All stated hours of labor, all beginning at 8 A. M.; six work until 6 P. M., with 60 minutes for lunch, nine work until 5 P. M., with 60 minutes for lunch, and seven work until 5 P. M., with 45 minutes for lunch. Six

have lost time on account of sickness; five 6 days and one 2 days. Four have lost time from no work; one 292 days, one 208, one 18, and one 18 days. Two have lost time from other causes; one 78 days and one 18 days. One did not state at what age she began work; two were 17, eight 15, one 14, and two 13. The entire number were in good health in the beginning, and all save one are in good health now. One did not state how long in present employment; one worked 16 years, one 11, two 4, three 2, two 1, two 18 months, one 16, one 10, one 6, one 4, one 3, one 6 weeks, and one 8 days. Three of the total number had changed employers. One had worked 10 years in present place, another 11 years, and another 3 years since the change. One out of the total number paid \$5 per week for board and lodging. One of the number was a beneficiary in case of sickness to the amount of \$17.50 per month, and medicine and a physician's care. None were members of a labor organization.

Of the seven bookfolders, all gave their age, all were single, and all save one were born in California. The exception was a native of New York State. One was 23 years old, one 22, one 21, one 19, one 16, and two 15. All gave salary received; one received \$8 per week, one \$6.50, one \$3.50, two \$3, and one \$1.50. All commenced work at 8 A. M. and worked until 5 P. M. Two were allowed 45 minutes for lunch, and the remainder 60 minutes. Two lost time on account of sickness; one 12 days, and one 3 days. Two lost time from no work one 15 days, and one 6 days. Two lost time from other causes; one 2 days, and the other 1 day. All stated the age at which they began work; one was 19 years old, one 18, one 16, two 15, one 14, and one 13. All were in good health in the beginning, except two; one was fairly poor, the other poor. All except one was in good health now. All reported how long employed and with present employer; only one had changed; she had worked 10 years—present employer, 1; of the others, one had worked 6 years, two 1 year, one 18 months, one 7 months, and one 3 months. One was a beneficiary, but did not state the amount received in case of sickness. None were members of labor organizations.

All the compositors stated their age, and all except one were single. Ten were Californians, one was from Maine, and one from Ohio. One was 24 years old, two 23, two 21, three 20, one 18, two 17, and one 16. All salaries were given: one received \$21 per week, three \$15, one \$13.50, one \$12.50, two \$10, one \$9, two \$6, and one \$5. All except one stated hours of labor: seven commenced work at 7 A. M., three at 8 A. M. and one at 8:30 A. M.; three worked until 6 P. M., with 60 minutes for lunch; two worked until 5:30 P. M., one was allowed 60 minutes for lunch, and the other did not state time; three worked until 5 P. M., with 45 minutes for lunch. Nine lost time on account of sickness; one 5 days, two 6, one 4, two 3, two 2, and one 1. Four lost time because of no work; one 104 days, one 60, and two 52. One lost 18 days from other causes. All except one stated at what age she began work; two were 17 years old, three 16, one 15, and one 10. All except one reported in good health at the commencement and good health now. All reported how long in present employment; one 14 years, one 7, two 6, two 4, two 3, one 2, and one 1. Seven had changed employers with present employer 6 years, one 4, one 3, two 2, and one 1.

months, one 7, and one 3 days. Two paid \$5 per week for board and lodging, and one paid \$3 50 per week. Two helped to support others; one 2 and the other 1 person. Two belonged to beneficiary societies; one received \$8 per week, medicine, and doctor's care; the other received \$7 per week. Four belonged to a labor organization.

Returns came in from three proofreaders. One was 23, one 17, and one 15 years of age. All were Californians. One received \$15 per week, one \$13, and one \$6. Two began work at 8 A. M. and continued until 5 P. M., with 45 minutes for lunch; one began at 7 A. M. and worked until 6 P. M., with 60 minutes for lunch. One lost 24 days from having no work. One was 18 years old when she began work, one was 13, and one did not state her age. All were in good health then, and are now. One had changed employers; she had worked 8 years altogether, and 6 months with present employer. The other two had worked 5 and 3 years, respectively. One belonged to a labor organization.

Of the nine pressfeeders, all except one stated their age. One was 25 years old, one 24, one 23, one 21, one 19, two 18, and one 17. All were single, and five of the number were born in California, two in England, one in Illinois, and one in New York. The one born in England has been in California 18 years, coming direct from home. All stated salary; one received \$12 per week, five \$9, one \$8, and one \$7. All began work at 7 A. M., and three worked until 6 P. M., the remainder quitting at 5 P. M. All were allowed 60 minutes for lunch. Three had lost time on account of sickness; one 18 days, one 6, and one 2. All except one stated the age at which they began work; two were 18 years old, three 16, two 15, and one 14. All reported good health in the beginning, and all except one, whose health was poor, are in good health now. All stated how long in present employment; one had worked 9 years, one 8, one 6, two 4, one 3, two 2, and one a single year. All except four had changed employers. One had been in present place 4 years, two 3, three 2, one 19 months, one 1 year, and another 6 days. One paid \$4 per week for board and lodging. One belonged to a beneficiary society, and received \$7 per week in case of sickness. None were members of a labor organization.

#### LITHOGRAPHERS.

Of the twelve label assorters working in lithographing establishments visited, all except one stated their age; one was 22 years old, one 21, four 20, two 18, two 17, and one 15. All were single, and all stated nativity; seven were Californians, while one came from Connecticut, another from Massachusetts, another from New Hampshire, another from Kentucky, and one from France. The latter was a deaf and dumb girl. She was 20 years old, had worked 6 months, and earned \$4 per week, beginning at 7 A. M. and continuing until 6 P. M., with 60 minutes for lunch.

All of the label assorters stated wages received; one earned \$9 per week, three \$6, two \$5, one \$4 50, and five \$4. All except one began at 7 A. M. and worked until 6 P. M., with 60 minutes for lunch, while one began at 8 A. M. and worked until 5 P. M., with 45 minutes for lunch. All stated at what age they began work; one was 28 years old, one 18, two 17, three 16, two 15, one 14, and one 13. All except one was in



good health at the beginning, and all except two reported good health now. The three exceptions were in fair health. Only one of the entire number had changed employers. She had worked 3 years, but had only been in the present place 6 days. Of the others, one had worked 3 years, four 2, one 1, one 6 months, one 4, one 3, one 2, and one 6 weeks. One paid \$2 50 per week for board and lodging, and another \$12 per month. None were members of a beneficiary society or of a labor organization.

Two women who are engravers answered questions propounded by this Bureau. One was 23 years old, single, a native Californian, earns \$7 50 per week, was 17 years old when she began work, has always enjoyed good health, and has been five years with present employer, never having changed since she began work. The other one was also born in California, and is single. She earns \$5 per week, works from 8 A. M. to 5 P. M., with 60 minutes for lunch, was 17 years old when she began, was in good health then and is the same now. She does not state how long in the occupation, nor how long with present employer. Both contribute part of earnings to their parents. Neither are members of beneficiary societies, nor do they belong to a labor organization.

#### DRY GOODS.

In twelve dry goods establishments there were 249 saleswomen. Of this number one received \$250 per month, one \$160, four \$100, one \$90, two \$80, nine \$75, three \$70, five \$60, six \$55, eight \$50, two \$45, eighteen \$40, one \$37 50, twenty-one \$35, twelve \$30, twenty-seven \$25, and eighteen \$22. Those who were paid by the week were as follows: One \$17 50 per week, one \$15, one \$12 50, six \$12, one \$11, eight \$10, eleven \$9, seven \$8, twenty-two \$7, twenty-seven \$6, eight \$5, seven \$4, and ten \$3. One of the saleswomen who received \$160, another \$70, another \$60, two others \$45 each, and another \$25 per month, were also given a commission of 2 per cent on all sales exceeding \$10 in value. Eleven establishments required the services of their employes from 8 A. M. to 6 P. M., and one from 7:30 A. M. to 6 P. M. Seven did not keep open on Saturdays in the evening, three kept open until 10 P. M., and one until 11 P. M. Six allowed 30 minutes for lunch, four 45 minutes, and two 60. Seats are provided in all the establishments visited, and with few exceptions the sales girls are native born, and are young. Very few are dependent upon their own exertions wholly. In the majority of cases they live with their parents, and are expected to contribute some part of their salaries to the home fund. The higher salaried are women of more experience, and in some cases have others dependent upon them.

#### MILLINERY.

In the sixteen millinery establishments visited, there were 179 employes. Their aggregate weekly earnings are \$1,711, an average of \$9 55 each. The highest salary is \$25 per week, and the lowest \$3. Three were paid \$25 per week, one \$21, three \$20, nine \$18, two \$16, thirteen \$15, one \$14, fourteen \$12, one \$11, twenty-four \$10, nineteen \$9, thirty-three \$8, eighteen \$7, twelve \$6, one \$5 50, four \$5, three \$4 50, and eighteen \$4 and less. Eight of the establishments required the services of their employes from 8 A. M. to 6 P. M., three from 8 A. M.

to 8 P. M., and five from 8 A. M. to 9 P. M., with 60 minutes for lunch allowed in all of them. One did not keep open Saturday evenings, four kept open until 9 P. M., seven until 10 P. M., and four did not close until 10:30 P. M. Salaries are paid weekly in full, and invariably in cash. Personal inspection found all of the work-rooms clean, airy, and well lighted. Few were above the ground floor, and in all there were ample facilities for escape in case of fire.

Besides the apprentice girls, who are required to serve three months without compensation, there are errand boys for each shop, and they, with the apprentices, receive from \$3 to \$4 per week, according to age and experience. If a girl is intelligent and proves capable, she receives a raise in salary every six months, until her business status is fixed. A large percentage of the milliners are native born, and nearly all of them live with their parents, to whom they give a portion of their earnings.

#### UNDERWEAR.

In nine establishments where underwear and white sewing were done, there were 157 women employed. The total weekly earnings are \$1,148 50, an average of \$7 31 each per week. One earned \$19 per week, four \$16, one \$14 50, five \$12, two \$11 50, two \$11, eighteen \$10, eight \$9, three \$8 50, twenty-five \$8, seven \$7 50, eight \$7, three \$6 50, twenty-six \$6, two \$5 50, fourteen \$5, nine \$4 50, nine \$4, three \$3 50, and seven \$3. Five of the total number of establishments began work at 8 A. M. and continued until 5:30 P. M., with 30 minutes for lunch. Four kept the same hours on Saturday, and one closed at noon that day. Three required the services of their employes from 8 A. M. to 6 P. M., allowing 45 minutes for lunch; one from 7:30 A. M. to 6 P. M., allowing 60 minutes for lunch, and closed at 5 P. M. on Saturdays.

#### FURS.

In three fur houses there were 51 female employes. Their aggregate weekly earnings were \$567, an average of \$11 12 per week each. Of this number one earned \$40 per week, twenty \$12 50, fifteen \$10, twelve \$9, two \$7, and one \$5. Two houses worked from 8 A. M. to 6 P. M., with 60 minutes for lunch, Saturdays included, while the other one worked from 8 A. M. to 5:30 P. M., with 60 minutes for lunch, and closing at 5 P. M. on Saturdays.

#### CANDY FACTORIES.

In nine candy factories, employing 49 women, the aggregate weekly earnings were \$326 30, an average of \$6 66 per week each. Of this number one earned \$13 80, five \$10, ten \$8, eight \$7, ten \$6, four \$5, five \$4 50, and six \$4. In three factories the work began at 7 A. M. and continued until 5:30 P. M. for the entire week, with 30 minutes for lunch; one began at 7:15 A. M. and worked until 6 P. M., with one hour for lunch; two began at 7:30 A. M. and worked until 6 P. M.; one allowed 60 minutes for lunch, the other 45 minutes; both closed at 5 P. M. on Saturdays; three commenced at 8 A. M. and worked until 6 P. M., with 60 minutes for lunch.



## CLOAKS.

In eleven cloak-making establishments there are 251 employes, whose weekly earnings aggregate \$1,948, an average of \$7 76 per week each. One earned \$25 per week, two \$20, six \$15, two \$14, nine \$12, six \$11, fifty-five \$10, sixteen \$9, twenty-five \$8, twenty-five \$7, six \$7 50, twenty-two \$6, two \$5 50, forty-nine \$5, one \$4 50, thirteen \$4, two \$3 50, six \$3, and three \$2 50. Seven of the eleven establishments begin work at 8 A. M. and work until 6 P. M.; five allow 60 minutes for lunch, and two give 45 minutes; one begins work at 8 A. M. and continues until 6 P. M., with 30 minutes for lunch; the others begin at 7:30 A. M. and continue until 5:30 P. M., with 30 minutes for lunch.

## PRINTERS.

The working conditions of women in printing offices are not very favorable under the best circumstances, because the work itself is unhealthy, and it seems to be their unhappy lot to be ground down to the lowest possible rate of wages. The typographical unions attempt, and do maintain, a certain standard of wages for certain kinds of work done under prescribed conditions, but there are so many ways to comply with the letter of the law and to violate its most important principles, that it is well nigh impossible to prevent women in printing offices from being imposed upon.

In twenty-three printing offices the total weekly earnings of 44 females are \$317 05, the average being \$7 20 per week each. In thirteen offices work commenced at 7 A. M. and ceased at 6 P. M., except on Saturdays, when the offices closed at 5 P. M.; in twelve of these, 60 minutes were allowed for lunch; three offices commenced work at 7:30 A. M. and ceased at 5:30 P. M., except on Saturdays, when the offices closed half an hour earlier; two allowed 60 minutes for lunch, and one 45 minutes; five offices began work at 8 A. M. and ceased at 6 P. M., and two worked from 8 A. M. to 5 P. M.; four allowed 60 minutes for lunch, and one 30 minutes; one began at 8:30 A. M. and worked until 5 P. M. the entire week, allowing 60 minutes for lunch.

## FANCY GOODS.

In five establishments where fancy goods were sold there were 14 women employed. Their aggregate weekly earnings were \$147 80, an average of \$10 55 per week each. In four shops the hours of labor were from 8 A. M. to 6 P. M., and 60 minutes were allowed for lunch; three kept open on Saturdays to 10 P. M., while one required service only until 9:30; one establishment opened at 8 A. M. and closed at 5:30 P. M., Saturdays included, and its employes also had one hour for lunch.

## PHOTOGRAPH GALLERIES.

It was difficult to get full employers' returns from photograph galleries, owing more to prejudice against making a statement of salaries paid than any other reason. Reticence seems to be the rule, not only with employers but also with the employes themselves. However, the number of women finding employment in galleries is increasing, and

the wages run from \$3 to \$25 per week. High salaries are possible to saleswomen, retouchers, and colorists, as well as to women who know how to do a water color over an enlarged solar print. Of the two establishments making a statement, one woman was paid \$25 per week, another \$20, three \$10, one \$8, one \$7, one \$6, and one \$4, a total of nine employes, and a weekly earning of \$100, making an average of \$11 11 each. One gallery required services from 7 A. M. to 6 P. M., and allowed one hour for lunch; the other, from 8 A. M. to 5 P. M., with the same time for lunch. Neither kept open on Saturdays, but did do business during certain hours on Sunday. Those employed were obliged to serve alternately on Sundays.

#### RESTAURANTS.

In the eleven restaurants visited there were 130 female employes. Their aggregate monthly earnings were \$3,347 50, an average of \$25 75 per month, which also included board. Of the number, one earned \$30 per month, twelve \$20, twenty-five \$39, fifty \$33, two \$35, two \$26, eight \$25, seven \$15, and twenty-three did not state specified sum. The hours vary, and there is no rest on Sunday. In boarding houses where waitresses and chambermaids are required, the wages run from \$15 for second girl to \$17 50 for chamber work, and \$20 for good waitresses. This includes both room and board. Hotel chambermaids receive the uniform price of \$17 50 per month, with room and board, and their perquisites are such as to enable the majority of them to have a little bank account.

#### DRUGS AND CHEMICALS.

In seven drug and chemical houses there are 25 female employes. Their total weekly earnings are \$175 95, an average of \$7 04 per week each. One earned \$13 84 per week, four earned \$12, one \$10, two \$9, one \$8, six \$6, and the remainder \$4 and \$3 50 per week each. All worked 10 hours per day, and were allowed 60 minutes for lunch. None work on Saturday nights.

#### SOAP AND CANDLES.

Returns came in from 7 women who are engaged in soap and candle-making. All stated their age; one was 23, one 21, one 19, two 18, and two 16. All were single. Three were born in California, two in New York, and one each in Massachusetts and Ireland. The girl born in Ireland has been in California 4 years, coming direct from Ireland to San Francisco. Every one earned 75 cents a day, and worked from 7 A. M. to 6 P. M., with 30 minutes for lunch. Two had lost time on account of sickness; one 12 days and one 4 days. All had lost time on account of no work; three 24 days and four 18 days. All reported health good in the beginning and the same now. None had changed employers, and none had worked a year. Four had worked 6 months, one 5 months, and two 3 months. No other questions on the blanks were answered.

In addition to this, returns were received from four factories employing 26 women. The aggregate weekly earnings were \$150, which would make an average of \$5 77 a week each. They all worked from 7 A. M. to 5:30 P. M., and were allowed 30 minutes for lunch. On Saturdays the factories close at 5 P. M. There is also a period of 52 days in the

year when the factories are closed. None of the employes seen would rank as skilled workers. They were beginners, and most of them young girls who were making their first attempt at earning a livelihood.

#### SEWING MACHINES.

Of women employed in sewing machine agencies, one was paid \$13, two \$10, three \$7, and one \$6 per week, a total of 7; aggregate weekly earnings, \$60; average, \$8 57 each. Services were required from 8 A. M. to 6 P. M., with 30 minutes for lunch, and closing at 5 P. M. on Saturdays.

#### PAPER BOXES.

Among the paper box factories, there were seven which employed 101 women and girls. The aggregate earnings per week were \$652, which makes an average of \$6 46 per week each. Three earned \$11 per week, four \$10, eight \$9, nine \$8, one \$7 50, nine \$7, forty-eight \$6, four \$5, two \$4 50, nine \$4, and four \$3. All worked 9 hours per day. In four factories 60 minutes were allowed for lunch, while in three 30 minutes was all the time allowed.

#### TOYS AND NOTIONS.

In five establishments where toys and notions were sold, there were 39 female employes. Of these one earned \$15 per week, two \$12, three \$10, two \$9, four \$8, two \$7 50, one \$7, and four \$6. The remainder were paid by the month, as follows: one \$45, one \$40, one \$37 50, five \$35, six \$30, one \$27 50, one \$25, three \$15, and one \$14. Those paid by the month received their money on the 1st and 15th of each month. One firm required the services of employes from 7 A. M. to 5:30 P. M., with 45 minutes for lunch; another from 7 A. M. to 6 P. M., with one hour for lunch; three from 7:30 A. M. to 8 P. M., with 45 minutes for lunch, and one from 8 A. M. to 8 P. M., with 45 minutes for lunch. One closed at 5 P. M. on Saturdays, one at 5:30 P. M., one at 10 P. M., and one at 10:30 P. M.

In every case seats are provided and separate closets and dressing-rooms are set apart for the girls employed. Aside from the long hours there is little or no hardship attached to this kind of work, and as none of the employes are married or dependent wholly upon their own exertions for a livelihood, their condition cannot be said to be unfavorable.

#### GROCERIES.

In two large grocery stores where six women were employed, the aggregate weekly earnings were \$65, an average of \$10 83 per week each. They worked from 7 A. M. to 6 P. M., and one house allowed 60 minutes for lunch, the other 40 minutes. Both kept open until 9 P. M. on Saturdays.

#### GLOVES.

In four glove houses, employing 24 saleswomen, the total earnings per week were \$180 50, an average of \$7 52 per week each. Three houses were open from 8 A. M. to 6 P. M., and allowed 30 minutes for lunch. One kept open from 8:15 A. M. to 9 P. M. every day, allowing

45 minutes for lunch. This house closed at 10 P. M. on Saturdays, the other three at 10:30 P. M.

#### HARDWARE.

In five tin and hardware establishments there were 74 women employed. Of this number one received \$50 per month, one \$45, two \$10 per week, one \$8, four \$7 50, twenty-one \$9, four \$7, twenty-two \$4, and eighteen \$3. All worked from 7 A. M. to 6 P. M., and were allowed 45 minutes for lunch.

#### CROCKERY.

In three crockery houses there were 24 female employées. Their aggregate monthly earnings were \$646 66, an average of \$26 94 per month each. One earned \$90 per month, one \$39, one \$35, one \$34 66, two \$30, two \$27 50, two \$28, one \$27, two \$26, two \$25, two \$20, two \$18, one \$16, and four \$14. All worked 10 hours, and were allowed 45 minutes for lunch. None of the houses kept open on Saturday evenings.

#### AGRICULTURAL IMPLEMENTS.

In two houses carrying agricultural implements there are five women employed. Three of them earned \$50 each per month, one \$30, and one \$25, a total of \$205 per month, and an average of \$41 per month each. In one house work began at 7 A. M. and continued until 5 P. M.; the other began at 7 A. M. and worked until 6 P. M. Both houses allowed 60 minutes for lunch. One closed at 5 P. M. on Saturdays, and the other at 2:30 P. M.



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**TABULATED STATEMENTS**

**OF**

**INDIVIDUAL WAGE-EARNERS.**

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STATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, AND GENERAL CONDITIONS OF INDIVIDUAL WAGE-WORKERS.

a.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.		Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.			Sick.	No Work.	Other Cause.
1	Machinist.	42	M	S	Germany	25	17	\$3 25, day	\$894	\$2 12	7	5	45	18			
2	Machinist.	41	M	M	Prince Edward Isle	35	25	3 00, day	862	2 86	7	5	45			14	
3	Machinist.	48	M	M	Ireland	43	18	3 60, day	1,051	2 88	7	5	45			1	
4	Machinist.	44	M	M	England	43	18	4 00, day	1,220	3 34	7	5	45			14	
5	Machinist.	44	M	M	Ohio			4 00, day	1,108	3 20	7	5	45				
6	Machinist.	48	M	M	New York			3 25, day	988	2 70	7	5	45	2			
7	Machinist.	49	M	M	United States.			3 50, day	1,029	2 81	7	5	45	12			
8	Machinist.	36	M	M	New York			3 75, day	1,102	3 02	7	5	45	12			
9	Machinist.	49	M	M	Sweden	26	18	3 00, day	918	2 51	7	5	45				
10	Machinist.	21	M	M	California.			2 75, day	841	2 30	7	5:45	45				
11	Machinist.	2	M	M	California.			3 50, day	1,071	2 93	7	5:45	45				
12	Machinist.	19	M	S	California.			7 00, week	357	98	7	5:45	45	52	78		
13	Machinist.	29	M	M	Mexico	22	22	3 75, day	660	1 81	7	6	60	12		12	
14	Machinist.	20	M	M	France	20	18	3 50, day	987	2 70	7	6	60			153	
15	Machinist.	60	M	M	England	35	15	3 25, day	497	1 96	7	6	60				
16	Machinist.	22	M	S	California.			3 00, day	918	2 51	7	6	60				
17	Machinist.	34	M	M	Germany	14	8	3 00, day	840	2 30	7	5:30	30	18	5		
18	Machinist.	36	M	M	Scotland	9	3	3 00, day	849	2 32	7	5:30	30				
19	Machinist.	24	M	S	Ireland	15	13	3 00, day	900	2 46	7	5:30	30	6	78		6
20	Machinist.	25	M	S	Illinois			3 00, day	666	1 82	7	5:30	30	5			
21	Machinist.	20	M	S	New York			2 15, day	647	1 77	7	5:30	30				
22	Machinist.	35	M	M	England	31	31	3 50, day	843	2 31	7	5:30	30			65	
23	Machinist.	28	M	S	Nova Scotia	16	16	3 25, day	904	2 72	7	5:30	30				
24	Machinist.	32	M	S	England	10	7	3 00, day	459	1 25	7	5:30	30			153	
25	Machinist.	21	M	S	California.			1 80, day	504	1 38	7	5:30	30			26	
26	Machinist.	25	M	S	Germany	15	15	3 00, day	840	2 30	7	5:30	30			26	
27	Machinist.	19	M	S	California			1 30, day	397	1 00	7	5:30	30				
28	Machinist.	20	M	S	California			3 00, day	927	1 71	7	5:30	30				
29	Machinist.	25	M	M	California			3 00, day	947	2 44	7	5:30	30				
30	Machinist.	23	M	M	England	21	21	2 50, day	768	2 41	7	5:30	30				

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

247

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Amount Paid for			Others Supported.	Member of		Weekly Benefia.
			Then.....	Now .....	Present Employment	Present Employer...		Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.	
Iron Workers, Etc.														
1	Machinist	18	good	good	29	rent	1	\$8 00	\$5 25		3	yes	no	\$12 00
2	Machinist	16	good	good	12	rent	4	16 00			5	yes	no	10 00
3	Machinist	7	good	good	32	own	7	30 00			3	no	no	
4	Machinist	12	good	good	26	own					4	no	no	
5	Machinist	22	fair	fair	26	own					2	yes	no	15 00
6	Machinist	16	good	good	30	rent	5	18 00				no	no	
7	Machinist	13	good	good	10	rent	1	9 00	4 00		3	yes	no	7 00
8	Machinist	15	good	good	20	rent	3	11 00			4	yes	no	9 00
9	Machinist	19	good	fair	10	own					4	yes	no	
10	Machinist	16	good	good	4½	own					4	no	no	
11	Machinist	19	good	good	4	rent								
12	Machinist	12	good	good	18 m	rent								
13	Machinist	16	good	good	14	rent	4	17 00			3	no	no	
14	Machinist	11	good	fair	2	own					3	yes		10 00
15	Machinist	17	good	good	26	own					2	yes		20 00
16	Machinist	15	good	good	40	own			\$25 00					
17	Machinist	16	good	good	6	rent					4	yes		15 00
18	Machinist	14	good	good	20	rent	4	15 00			1	no		
19	Machinist	9	good	fair	20	rent	3	12 50			3	yes		7 00
20	Machinist	15	good	good	9		1	7 00	3 50			no		
21	Machinist	13	good	good	10			6 00	3 50		3	no		
22	Machinist	17	good	good	4							no		
23	Machinist	22	good	good	11	rent	7	35 50			1	yes		7 50
24	Machinist	16	good	good	3						5	no		
25	Machinist	18	good	good	14	3 w	1	6 00	5 00		2	no		
26	Machinist	18	good	good	4							yes		7 50
27	Machinist	17	good	good	6		1	10 00	5 00			yes		
28	Machinist	15	good	good	3	A								
29	Machinist	16	good	good	4	A								
30	Machinist	13	good	good	12	rent	4	15 00						
31	Machinist	12	good	good	5						2	yes		7 50 Dr. & Med.
32	Machinist	15	good	good	10	rent	4	16 00		5 00	2	yes		7 50 Dr. & Med.
33	Machinist	17	good	good	11	rent	3	27 00			1	no		



## REPORT OF BUREAU OF LABOR STATISTICS.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation.	Age Sex	Married or Single..	Natvity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....		Sick .....	No Work....	Other Cause.
34	Iron Workers, Etc.—Continued.														
35	Machinist .....	46	M	New York .....			\$3 25, day	\$894	\$2 72	7 7	5 30	30		78	
36	Machinist .....	24	M	Ohio .....			3 00, day			7 7	5 30	30		208	
37	Machinist .....	37	M	Rhode Island .....			2 00, day			7 7	5 30	30		182	
38	Machinist .....	32	M	Missouri .....			3 50, day	1,071	2 93	7 7	5 30	30			
39	Machinist .....	34	M	Pennsylvania .....			3 00, day			7 7	5 30	30			
40	Machinist .....	22	M	California .....			20 00, week	990	2 63	7 7	5 30	30	6	12	
41	Machinist .....	58	M	Ohio .....			2 50, day			7 7	5 30	30	2		
42	Machinist .....	35	M	Sweden .....	5	4	3 25, day			7 7	5 30	30			
43	Machinist .....	26	M	Denmark .....	7	4	3 00, day			7 7	5 30	30		104	
44	Machinist .....	32	M	England .....	30	30	3 00, day			7 7	5 30	30		78	
45	Machinist .....	38	M	New Hampshire .....			3 50, day	1,064	2 91	7 7	5 30	30		2	
46	Machinist .....	26	M	California .....			3 50, day	1,071	2 93	7 7	5 30	30			
47	Machinist .....	16	M	Canada .....			3 00, week			7 7	5 30	30			
48	Machinist .....	30	M	California .....	22	22	3 50, day	1,071	2 93	7 7	5 30	30			
49	Machinist .....	30	M	California .....			3 50, day	1,071	2 93	7 7	5 30	30			
50	Machinist .....	21	M	California .....			3 25, day	994	2 72	7 7	5 30	30			
51	Machinist .....	40	M	Maine .....			3 50, day	1,071	2 93	7 7	5 30	30			
52	Machinist .....	49	M	France .....	20	15	3 50, day	1,071	2 93	7 7	5 30	30	2		
53	Machinist .....	27	M	California .....			3 50, day	1,064	2 91	7 7	5 30	30			
54	Machinist .....	41	M	Ohio .....			3 50, day	1,071	2 93	7 7	5 30	30			
55	Machinist .....	41	M	Scotland .....	28	28	3 50, day	1,071	2 93	7 7	5 30	30			
56	Machinist .....	25	M	California .....			3 50, day	1,071	2 93	7 7	5 30	30			
57	Machinist .....	60	M	Ireland .....	47	23	3 50, day	1,071	2 93	7 7	5 30	30			
58	Machinist .....	21	M	Minnesota .....	12	12	2 75, day	792	2 17	7 7	5 30	30	6		12
59	Machinist .....	37	M	Germany .....			3 50, day	1,071	2 93	7 7	5 30	30			
60	Machinist .....	15	M	United States .....	20	20	4 00, week			7 7	5 30	30			
61	Machinist .....	43	M	Nova Scotia .....	5	5	3 75, day	1,147	3 14	7 7	5 30	30			
62	Machinist .....	14	M	Norway .....			2 50, week	127	3 34	7 7	5 30	30			
63	Machinist .....	19	M	United States .....	4	4	4 00, day	408	1 11	7 7	5 30	30			
64	Machinist .....	53	M	United States .....				924	2 53	7 7	5 30	30		76	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported		Member of		Weekly Benefits.
			Then	Now	Present Employment.	Present Employer			Rent	Board	Board and Lodging			Beneficial Associations	Labor Organizations	
34	Iron Workers, Etc.—Continued.	16	good	good	30	7	rent	4	\$17 50		\$5 00	4	no			\$5 00
35	Machinist	14	good	good	10	3 m	rent	4	12 00		5 00	2	no		no	
36	Machinist	19			16	78 ds										
37	Machinist	15	good	good	10	3 m	own					2	no		no	
38	Machinist	18	good	good	30	4	A	6	17 00			1	yes			8 00
39	Machinist	14	good	good	6	6 m	rent	1	6 00	\$3 50 w			yes			6 00
40	Machinist	20	good	good	43	3			8 00	20 00 m						
41	Machinist	15	good	good	20	4										
42	Machinist	15	good	good	15	4 m										
43	Machinist	15	good	good	15	4 m										
44	Machinist	16	good	good	16	10 m	rent	4	8 00			3	yes			19 00 Dr. & Med.
45	Machinist	10	good	good	25	4 m	own				6 00	4	no			10 00
46	Machinist	14	good	good	12	4							yes			
47	Machinist	15			6 w											
48	Machinist	12	good	good	20	3	own					5	no	yes		10 00
49	Machinist	13	good	good	12	12	own					2	yes			10 00
50	Machinist	17	good	good	5	5						1	yes			
51	Machinist	12	good	good	27	3	own					9	no	no		
52	Machinist	11	good	good	38	6	rent	4	19 00			4	no	no		
53	Machinist	15	good	good	12	3	rent					1	yes	no		
54	Machinist	16	good	good	25	10	rent	6	22 50			1	no	no		
55	Machinist	13	good	good	41	5	rent	6	20 00				no	no		
56	Machinist	17	good	good	8	6							no	no		
57	Machinist	14	good	poor	44	10 w	own						no	no		
58	Machinist	17	good	good	4	4							no	no		
59	Machinist	14	good	good	23	2 w	rent	5	15 00			3	yes	no		12 00
60	Machinist	14	good	good	1	1										
61	Machinist	14	good	good	20	20	own					2	yes	no		10 00
62	Machinist	13			1 m	1										
63	Machinist	17	good	good	2	2										
64	Machinist	16	good	bad	35	4						2	no	no		
65	Machinist	11	good	fair	29	1	rent	5	15 00			6	yes	no		3 00
66	Machinist (lathe)	16	good	good	18 m	5 w							no	no		
67	Machinist	14	fair	bad	13	18 m							no	no		

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**TABULATED STATEMENTS**

**OF**

**INDIVIDUAL WAGE-EARNERS.**

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## RATES OF WAGE- YEARLY EARNING- HOURS OF LABOR AND GENERAL CONDITIONS OF INDIVIDUAL WAGE-WORKERS.

No.	Occupation	Age sex	Married or Single	Nationality	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.		Number days Lost.	
					U. S.	California		Year	Daily Aver- age	From A. M.	To P. M.			Hick	Other Cause.
1	Iron Worker, Etc.														
1	Machinist	42	M	Germany	25	17	\$3 25, day	\$994	\$2 12	7	5	45	18		
2	Machinist	41	M	Prince Edward Isle.	35	25	3 00, day	882	2 36	7	5	45			
3	Machinist	48	M	Ireland	35	25	3 60, day	1,081	2 88	7	5	45	14		
4	Machinist	44	M	England	43	18	4 00, day	1,230	3 34	7	5	45			
5	Machinist	48	M	Ohio	45		4 00, day	1,108	3 20	7	5	45	14		
6	Machinist	49	M	New York	45		3 25, day	988	2 70	7	5	45			
7	Machinist	29	M	United States.	45		3 50, day	1,023	2 81	7	5	45	2		
8	Machinist	29	M	New York	45		3 75, day	1,102	3 02	7	5	45	12		
9	Machinist	36	M	Sweden	45		3 00, day	918	2 51	7	5	45	12		
10	Machinist	40	M	California	23	18	2 75, day	841	2 80	7	5	45			
11	Machinist	21	M	California			2 75, day	841	2 80	7	5	45			
12	Machinist	21	M	California			3 50, day	1,071	2 93	7	5	45			
13	Machinist	19	M	California			7 00, week	357	98	7	5	45			
14	Machinist	29	M	Mexico	22	22	3 75, day	660	1 81	7	5	45	62	78	
15	Machinist	40	M	France	20	18	3 50, day	987	2 70	7	6	60	12		12
16	Machinist	40	M	England	35	15	3 25, day	497	1 38	7	6	60			153
17	Machinist	22	M	California			3 00, day	918	2 51	7	6	60			
18	Machinist	34	M	Germany	14	8	3 00, day	840	2 30	7	5	30		23	
19	Machinist	36	M	Scotland	9	3	3 00, day	849	2 32	7	5	30	18	5	
20	Machinist	21	M	Ireland	15	13	3 00, day	900	2 46	7	5	30			6
21	Machinist	25	M	Illinois			3 00, day	666	1 82	7	5	30	6	78	
22	Machinist	20	M	New York			2 15, day	647	1 77	7	5	30	5		
23	Machinist	35	M	England	31	31	3 50, day	843	2 31	7	5	30			65
24	Machinist	28	M	Nova Scotia	16	16	3 25, day	984	2 72	7	5	30			
25	Machinist	32	M	England	10	7	3 00, day	459	1 25	7	5	30		153	
26	Machinist	21	M	California			1 80, day	504	1 38	7	5	30		28	
27	Machinist	25	M	Germany	15	15	3 00, day	840	2 30	7	5	30		26	
28	Machinist	19	M	California			30, day	897	1 09	7	5	30			
29	Machinist	20	M	California			2 05, day	627	1 71	7	5	30			
30	Machinist	25	M	California			3 00, day	909	2 49	7	5	30			
31	Machinist	23	M	England	21	21	3 00, day	765	2 09	7	5	30	3		
32	Machinist	25	M	New York			3 50, day	1,071	2 93	7	5	30			
33	Machinist	20	M	Delaware			3 00, day	1,071	2 93	7	5	30			
34	Machinist	21	M	California			3 15, day	1,072	1 44	7	5	30			

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

247

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Amount Paid for			Others Supported.		Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....		Rent.....	Board.....	Board and Lodging..			Beneficial Associat'ns.	Labor Or- ganizat'ns.	
1	Machinist.	18	good	good	29	2	rent	\$8 00	\$5 25				yes	no	\$12 00
2	Machinist.	16	good	good	12	16 m	rent	16 00					yes	no	10 00
3	Machinist.	7	good	good	32	18	own	30 00					no	no	
4	Machinist.	12	good	good	28	18	own						no	no	
5	Machinist.	22	fair	good	26	24	own						no	no	
6	Machinist.	16	good	good	30	23	rent	18 00					yes	no	15 00
7	Machinist.	13	good	good	10	5	rent	9 00	4 00				no	no	
8	Machinist.	15	good	good	20	18 m	rent	11 00					yes	no	7 00
9	Machinist.	19	good	fair	10	12	own						yes	no	9 00
10	Machinist.	18	good	good	4 1/2	4	own						no	no	
11	Machinist.	19	good	good	4	3	rent								
12	Machinist.	16	good	good	18 m	18 m	rent	17 00					no	no	
13	Machinist.	11	good	fair	14	2	own						no	no	10 00
14	Machinist.	17	good	good	26	18	own						yes	no	20 00
15	Machinist.		good	good	40	15	own			\$25 00			yes	no	15 00
16	Machinist.	16	good	good	6	6	rent	15 00					no	no	
17	Machinist.	14	good	good	20	3 m	rent	12 60					yes	no	7 00
18	Machinist.	9	good	fair	20	4 m	rent	7 00	3 50				yes	no	
19	Machinist.	15	good	good	9	5		6 00	3 50				no	no	
20	Machinist.	13	good	good	10	2							no	no	
21	Machinist.	15	good	good	4	4							no	no	
22	Machinist.	17	good	good	11	11	rent	35 50					yes	no	7 50
23	Machinist.	17	good	good	11	3							no	no	
24	Machinist.	16	good	good	14	3 w		6 00	5 00				no	no	
25	Machinist.	18	good	good	4	3							no	no	
26	Machinist.	17	good	good	6	4		10 00	5 00				yes	no	7 50
27	Machinist.	15	good	good	3	2	A								
28	Machinist.	16	good	good	4	4	A								
29	Machinist.	13	good	good	12	4	rent	15 00					yes	no	7 50 Dr. & Med.
30	Machinist.	12	good	good	5	4				5 00			yes	no	7 50 Dr. & Med.
31	Machinist.	15	good	good	10	10	rent	16 00					no	no	
32	Machinist.	16	good	good	11	5	rent	27 00					no	no	
33	Machinist.	17	good	good	4	4				8 00			no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Iron Workers, Etc.—Continued.																
34	Machinist	46	M	M	New York			\$3 25, day	\$994	\$2 72	7	5:30	30		78	
35	Machinist	24	M	M	Ohio			3 00, day			7	5:30	30		208	
36	Machinist	37	M	M	Rhode Island			3 00, day			7	5:30	30		182	
37	Machinist	32	M	M	Missouri			2 00, day			7	5:30	30			
38	Machinist	34	M	M	Pennsylvania			3 50, day	1,071	2 93	7	5:30	30			
39	Machinist	22	M	M	California			3 00, day			7	5:30	30			
40	Machinist	58	M	M	Ohio			20 00, week	960	2 63	7	5:30	30	6	12	
41	Machinist	35	M	M	Sweden	5		2 50, day			7	5:30	30	2		
42	Machinist	26	M	M	Denmark	4		3 25, day			7	5:30	30		104	
43	Machinist	32	M	M	England	30		3 00, day			7	5:30	30		78	
44	Machinist	38	M	M	New Hampshire			3 50, day	1,064	2 91	7	5:30	30		2	
45	Machinist	26	M	M	California			3 50, day	1,071	2 93	7	5:30	30			
46	Machinist	16	M	M	California			3 00, week			7	5:30	30			
47	Machinist	30	M	M	Canada	22		3 50, day	1,071	2 93	7	5:30	30			
48	Machinist	30	M	M	California			3 50, day	1,071	2 93	7	5:30	30			
49	Machinist	21	M	M	California			3 25, day	994	2 72	7	5:30	30			
50	Machinist	40	M	M	Maine			3 50, day	1,071	2 93	7	5:30	30			
51	Machinist	49	M	M	France	20	15	3 50, day	1,071	2 93	7	5:30	30			
52	Machinist	27	M	M	California			3 50, day	1,064	2 91	7	5:30	30	2		
53	Machinist	41	M	M	Ohio			3 50, day	1,071	2 93	7	5:30	30			
54	Machinist	55	M	M	Scotland	28	28	3 50, day	1,071	2 93	7	5:30	30			
55	Machinist	25	M	M	California			3 50, day	1,071	2 93	7	5:30	30			
56	Machinist	60	M	M	Ireland	47	23	3 50, day	1,071	2 93	7	5:30	30			
57	Machinist	21	M	M	Minnesota			2 75, day	792	2 17	7	5:30	30	6		12
58	Machinist	37	M	M	Germany	12	12	3 50, day	1,071	2 93	7	5:30	30			
59	Machinist	15	M	M	United States			4 50, week			7	5:30	30			
60	Machinist	43	M	M	Nova Scotia	20	20	3 75, day	1,147	3 14	7	5:30	30			
61	Machinist	14	M	M	Norway	5	5	2 50, week	127	34	7	5:30	30			
62	Machinist	19	M	M	United States			8 00, week	408	1 11	7	5:30	30			
63	Machinist	53	M	M	United States			4 00, day	924	2 53	7	6:20	40			
64	Machinist	40	M	M	England	22	1	3 00, day			7	5:00	30		75	
65	Machinist	19	M	M	California			8 00, week			7	5:45	35	36	2	
66	Machinist	28	M	M	United States			2 75, day	819	2 26	7:15	4:45	30	4	30	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
			Then	Now	Present Employment	Present Employer			Rent	Board	Board and Lodging		Beneficial Associations	Labor Organizations	
<i>Iron Workers, Etc.—Continued.</i>															
133	Ironmolder, coremaker.	9	good	fair	1	1	rent	1	\$5 00	\$3 50	\$25 m	2	no	no	
134	Ironmolder, patternmaker.	15	good	good	6	6	rent						no	no	
135	Ironmolder, patternmaker.	21	good	good	14	4	own	1	12 00	25 m			yes	no	
136	Ironmolder, patternmaker.	15	good	good	19	19						3	no	no	
137	Patternmaker, apprentice.	14	good	good	1	1	rent	4	15 00		18 m	4	yes	no	\$7 00
138	Blacksmith	17	good	fair	25	2 m	rent	6	15 00			5	no	no	
139	Blacksmith	9	good	fair	46	19	own	6				3	no	no	
140	Blacksmith	21	good	good	29	11	own						no	no	
141	Blacksmith	14	good	good	7 m	7 m	rent						no	no	
142	Blacksmith	17	good	good	3 m	3 m	rent	4	16 00			3	yes	no	10 00
143	Blacksmith	11	good	good	24	18 m	rent						no	no	
144	Blacksmith	14	good	good	21	3 m	rent	5	12 00		4 50		no	no	
145	Blacksmith, helper.	11	good	good	18	4	rent						yes	no	
146	Blacksmith, foreman.	10	good	good	53	33	own						no	no	
147	Machinist.	17	good	good	16	4	rent	1	5 50			1	no	no	
148	Machinist.	14	good	good	22	15	rent	7	35 00			4	no	no	
149	Sawmaker	16	good	good	2 m	2 m	own						no	no	
150	Sawmaker	15	good	good	10	3 m	own	5			5 00		no	no	
151	Sawmaker	12	good	good	14	4	rent	4	12 00			1	no	no	
152	Sawmaker	14	good	good	5	1	rent					7	yes	no	
153	Sawmaker	14	good	good	26	16	rent	5	24 00			3	yes	no	7 00
154	Sawsmith	37	good	good	24	27	rent	5	17 00			2	no	no	
155	Sawfiler	10	good	fair	7	5	rent	1	5 00				no	no	
156	Steamfitter.	15	good	better	8	3 m	rent	1	5 00				yes	no	4 50
157	Helper.	13	good	good	6 m	6 m		1	6 00	3 50			yes	no	
<i>Brass Workers.</i>															
158	Brass finisher	12	good	good	2	3 w		1	7 00	4 50			no	no	
159	Brass finisher	16	good	fair	10	10		1	5 00	3 50		2	no	no	
160	Brass finisher	13	good	good	24	24	own					3	yes	no	10 00
161	Brass finisher	8	good	fair	50	30	own	5				2	no	no	
162	Brass finisher	16	good	good	18 m	18 m	A						yes	no	7 00
163	Brass finisher	14	good	poor	36	17	own					3	yes	no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single	Natvity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Iron Workers, Etc.—Continued.																
67	Machinist	44	M	M	United States	17		\$3 75, day	\$1,147	\$3 14	7:20	4:45	35			
68	Machinist, apprentice	18	M	M	California			4 00, week	204	56	7	5	45			
69	Machinist, apprentice	20	M	M	California			1 00, day	306	84	7	5	45			
70	Machinist, apprentice	19	M	M	California			2 00, day	582	1 59	7	5	45	15		
71	Machinist, apprentice	19	M	M	California			4 00, week	204	56	7	5:45	45	1		
72	Machinist, apprentice	17	M	M	California			2 00, week			7	5:30	30			
73	Machinist, apprentice	17	M	M	Maine			2 00, week			7	5:30	30			
74	Machinist, apprentice	19	M	M	California			3 00, week	153	41	7	5:30	30			
75	Machinist, apprentice	20	M	M	California			8 00, week	400	1 09	7	5:30	30	6		
76	Machinist, apprentice	15	M	M	California			7 00, week	406	1 11	7	5:45	45	2		
77	Machinist, apprentice	19	M	M	California			2 00, week	286	81	7	5:30	30	26		
78	Machinist	48	M	M	England	38	30	2 25, day	648	1 77	7	5	45	18		
79	Machinist	44	M	M	New York			1 80, day	551	1 50	7	5	45			
80	Machinist	54	M	M	New York			2 25, day	635	1 74	7	5	45	5	18	
81	Engineer	34	M	M	Canada	8	6	4 15, day	1,289	3 47	7	6	60			
82	Engineer	52	M	M	England	19	17	75 00, mo	900	2 46	7	5:30	30			
83	Machine shop laborer	27	M	M	Ireland	10	9	2 00, day			7	6	60			
84	Machine shop laborer	26	M	M	Sweden	5	15m	2 00, day	612	1 67	7	5:30	30			
85	Machine shop laborer	32	M	M	Ireland	4	4	2 00, day	412	1 13	7	5:30	30	100		
86	outside man	56	M	M	Connecticut	28	20	00, week	1,020	2 79	7	5:30	30			
87	Laborer	24	M	M	Portugal	5	5	2 00, day			7	6	60	60	40	1
88	Engineer, stationary	48	M	M	United States	31					7	6	60			
89	Engineer, stationary	59	M	M	England	53	36	2 50, day			7	5	60			
90	Ironmolder	49	M	M	Massachusetts			3 00, day	900	2 46	7	5	45			6
91	Ironmolder	38	M	M	Scotland	10	10	3 25, day					60	54		
92	Ironmolder	41	M	M	New York			3 25, day					60		26	
93	Ironmolder	60	M	M	Ireland	40	35	3 25, day						104	52	
94	Ironmolder	26	M	M	Australia	18	18	3 25, day								
95	Ironmolder	50	M	M	Scotland	21	18	3 25, day								
96	Ironmolder	21	M	M	Australia	18	18	7 00, week						18	5	21
97	Ironmolder	44	M	M	Germany	22	9	15 00, week								
98	Engineer, stationary	28	M	M	California			100 00, mo	1,100	3 01	7	5:30	30	26		
99	Miller	36	M	M	New York			3 50, day	798	2 18	7	5	45	78		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms			Amount Paid for			Others Supported.	Member of		Weekly Benefits.	
		Then...	Now .....	Present Employment	Present Employer...		Rent.....	Board.....	Board and Lodging...	Beneficial Associat'ns	Labor Organizat'ns						
Brass Workers—Continued.																	
164	Brass finisher	15	good	7	7	A					\$20 m			yes	no	\$7 00	
165	Brass finisher	13	good	2	2		1				6 00	3		no	no		
166	Brass finisher	12	good	4	4		1			\$6 00	\$4 50	1		no	no		
167	Brass finisher	15	good	24	14									no	no		
168	Brass finisher	20	good	11	6	own							1	no	no		
169	Brass finisher	16	good	22	22	own								no	no		
170	Brass finisher	12	good	31	8	own								yes	no	10 00 Dr. & Med.	
171	Brass finisher	14	good	27	4	own					16 m			no	no		
172	Brass finisher	15	good	28	15	own								no	no		
173	Brass finisher	14	good	20	20	own					6 00	4		yes	no	7 00	
174	Brass finisher	17	good	46	28	own								yes	no	Free hospital.	
175	Brass finisher	9	good	9	13 m		1			5 00	3 50	1		yes	no	6 00	
176	Brass finisher	16	good	25	19									yes	no	18 00	
177	Brass finisher	12	good	12	12	own						4		no	no		
178	Brass finisher	14	good	4	4									no	no		
179	Brass finisher	16	good	17	7	own							3	no	no		
180	Brass finisher	17	good	3	3	rent	10			16 00				no	no		
181	Brass finisher	17	good	15	14	rent	3			28 00			1	yes	no	2,000 at death.	
182	Brass finisher	10	good	1	1		1			7 50	5 00	6		no	no		
183	Brass finisher	16	good	4	4									no	no		
184	Brass finisher	15	good	6 w	6 w	A								no	no		
185	Brass finisher	13	good	10 m	10 m		1			4 00	4 00			no	no		
186	Brass finisher	11	good	5 m	5 m	A								no	no		
187	Brass finisher	19	good	8 m	8 m					4 00				no	no		
188	Brass finisher	15	good	1 m	1 m		1					4 50		no	no		
189	Brass finisher	19	good	10 d	10 d									no	no		
190	Brass finisher	7	good	11 m	11 m							8 00		no	no		
191	Brass finisher	15	good	3 m	3 m							5 00		no	no		
192	Brass finisher	14	good	9 m	9 m		1			5 00	3 00			no	no		
193	Brass finisher	15	good	6 w	6 w									no	no		
194	Brass finisher	13	good	14	8 m		1			6 00	4 00			no	no		
195	Brass finisher	13	good	9	8 m		1			5 00	4 00			no	no	10 00	
196	Brass polisher	15	good	11	3 m	rent	3			9 00				yes	no		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Iron Workers, Etc.—Continued.																	
100	Laborer	33	M	M	Ireland	12	10	\$2 50, day	\$762	\$2 09	7	5	45			1	
101	Laborer	46	M	S	Ireland	24	15	2 00, day	612	1 68	7	5	45				
102	Laborer	63	M	S	New Brunswick	6	6	2 00, day	596	1 63	7	5	45	8			
103	Laborer	27	M	S	California			2 00, day	612	1 68							
104	Laborer	27	M	S	Ireland	10	9	2 00, day	612	1 68	7	5	45				
105	Laborer	23	M	S	Ireland	5	4	2 00, day									
106	Laborer	60	M	M	Ireland	40	28	3 00, day							78	26	30
107	Laborer	25	M	S	Ireland	5	5	2 25, day									
108	Laborer	45	M	M	France	32	6	2 50, day								40	
109	Coremaker	46	M	M	Ireland	21	16	3 00, day							3	12	
110	Foundryman	61	M	M	Ireland	41	18	2 50, day			7	5:30	50	10			
111	Ironmolder	48	M	M	Scotland	30	28	3 00, day			7	6	60		260		
112	Ironmolder	30	M	M	Canada	2	18m	3 00, day			7	5:30	30		36		
113	Ironmolder	28	M	S	California			3 75, day			7	5:30	30		30	78	
114	Ironmolder	40	M	M	Ireland	31	24	2 75, day			7	5:30	30		30	60	
115	Ironmolder	38	M	M	Rhode Island			4 00, day			7	5:30	30		36		
116	Ironmolder	58	M	M	New Hampshire			4 00, day	1,176	3 22	7	5	45	12			
117	Ironmolder	60	M	M	Canada	55	38	3 25, day	984	2 72	7	5	45				
118	Ironmolder	26	M	S	Ohio			2 75, day	742	2 03	7	5	45		36		
119	Ironmolder, apprentice	18	M	S	California			1 25, day			7	5	45				
120	Ironmolder, apprentice	16	M	S	California			1 65, day			7	5	45	12			
121	Ironmolder, apprentice	19	M	S	California			1 00, day			7	5:30	30				
122	Ironmolder, apprentice	21	M	S	Norway	4	4	2 00, day	534	1 46	7	5:30	30		39		
123	Ironmolder, apprentice	20	M	S	California			2 00, day			7	5:30	30				
124	Ironmolder, apprentice	19	M	S	Ohio			1 75, day	504	1 38	7	5	45	18			
125	Ironmolder, apprentice	16	M	S	Australia	14	14	2 00, day			7	5	45	153			
126	Ironmolder, apprentice	19	M	S	Ohio			1 50, day	459	1 26	7	5	45				
127	Ironmolder	43	M	M	Scotland	6	6	4 00, day			7	5	45				
128	Ironmolder	45	M	M	Ireland	20	14	4 00, day			7	6	60	20			
129	Ironmolder	42	M	S	Ireland			3 50, day			7	6	50				
130	Ironmolder	28	M	S	Sweden	6	3	2 25, day			7	6	60	40			
131	Ironmolder, helper	30	M	S	Ireland	5	4	2 00, day	677	1 86	7	5:30	30	5			
132	Ironmolder, coremaker	22	M	M	California			2 50, day	765	2 10	7	5:30	45		78		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Brass Workers—Continued.														
197	Brass polisher.....	good	good	3 m	3 m	A	1	\$5 00	\$5 00			no	no	
198	Brass polisher.....	good	good	5	9 m	own					1	yes	no	\$8 00
199	Brass polisher.....	good	good	25	10	A						no	no	
200	Brass polisher.....	good	good	10 m	10 m	rent	6	25 00				no	no	
201	Brass polisher.....	good	good	12	10	rent	1		5 00			no	no	
202	Brass polisher.....	good	good	14	2	rent	3	9 00				yes	no	7 50
203	Brass polisher.....	good	good	2	5	A						no	no	
204	Brass polisher.....	good	good	5	8 m							no	no	
205	Brass polisher.....	good	poor	3	1 w	D						no	no	
206	Brass polisher.....	good	good	30 m	30 m		1	3 00		\$5 00		no	no	10 00
207	Brass polisher.....	good	good	9	18 m		1					yes	no	
208	Brass polisher.....	good	good	13	15 m		1	9 00	5 00			no	no	10 00
209	Brass polisher.....	good	good	10	5	rent					2	yes	no	10 00
210	Brass molder.....	good	good	6	6 m		1	8 00	4 50			yes	no	10 00
211	Brass molder.....	good	fair	6	5							no	no	
212	Brass molder.....	good	good	5	5							no	no	
213	Brass molder.....	good	good	10	7	rent	1	5 00	14 m			yes	no	
214	Brass molder.....	good	good	8	5 m		1	6 00				yes	no	
215	Brass molder.....	good	good	7 m	6 m	D						no	yes	7 50 Dr. & Med.
216	Brass molder.....	good	good	7	4 m		1	6 00	5 00			yes	no	10 00 Dr. & Med.
217	Brass molder.....	good	good	6 m	6 m					7 00		no	no	10 00
218	Brass molder.....	good	good	19	12	own					3	yes	no	
219	Brass molder.....	good	good	15 m	15 m	A						no	no	
220	Brass molder, apprentice.....	good	good	2 m	2 m	A						no	no	
221	Brass molder, apprentice.....	good	good	5	18 m	A						no	no	
222	Brass worker.....	good	good	5	6 w							no	no	
223	Brass worker.....	good	good	10	6 m							no	no	
224	Brass worker.....	good	good	8 m	8 m	A						yes	no	7 50
225	Brass worker.....	good	good	5	5					6 00		no	no	
226	Brass worker.....	good	good	2 m	2 m	A						no	no	
227	Brass worker.....	good	good	3	9 m							no	no	
228	Brass worker.....	good	good	.8	2 w					6 00		no	no	
229	Brass worker.....	good	good		4 w					6 00		no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Iron Workers, Etc.—Continued.															
133	Ironmolder, coremaker.	31 M	S	Ohio			\$2 50, day	\$760	\$2 08	7	5	45			
134	Ironmolder, patternmaker	21 M	S	California			3 00, day	912	2 50	7	5	45	2		
135	Ironmolder, patternmaker	35 M	S	England	15	13	3 00, day	918	2 52	7	5	45			
136	Ironmolder, patternmaker	35 M	S	United States			4 00, day	1,224	3 35	7	5	45			
137	Patternmaker, apprentice	16 M	S	Pennsylvania			1 00, day	306	83	7	5	45			
138	Blacksmith	42 M	S	Indiana			3 00, day			7	5:30	30		104	
139	Blacksmith	61 M	M	United States			30 00, week	1,530	4 19	7	5:30	30			
140	Blacksmith	50 M	M	Scotland	11	11	3 00, day			7	6	60	2		
141	Blacksmith	15 M	S				6 00, week			7	6	60			1
142	Blacksmith	17 M	S	United States			4 00, week	203	55	7	6	60			
143	Blacksmith	35 M	M	Pennsylvania			2 50, day	505	1 38	7	5:30	30		104	
144	Blacksmith	35 M	S	Pennsylvania			3 00, day	878	2 40	7	5:30	30			
145	Blacksmith, helper.	30 M	M	Ireland	33	14	2 25, day	630	1 73	7	5	45		26	
146	Blacksmith, foreman.	63 M	M	England	40	34	5 50, day			7	5	45		78	
147	Machinist	33 M	M	United States			3 75, day			7	5:30	30			24
148	Machinist	40 M	M	England	22	15	4 00, day	1,128	3 09	7	5:30	30	6		18
149	Sawmaker	20 M	S	Cuba			10 00, week	476	1 30	7	5:30	30		20	
150	Sawmaker	25 M	M	Massachusetts			5 00, day			7	5:30	30	52		
151	Sawmaker	32 M	M	Germany	24	24	3 75, day	1,147	3 14	7	5:30	30			
152	Sawmaker	19 M	M	Cuba			5 00, week	255	70	7	5:30	30			
153	Sawmaker	43 M	M	England	22	20	5 00, day	1,465	4 01	7	5:45	45			9
154	Sawsmith	64 M	M	New Hampshire			4 00, day								
155	Sawfeller	35 M	M	England	10	9	2 50, day			7	5:30	30	6		12
156	Steamfitter	24 M	S	United States			3 00, day			7	6	60			
157	Helper.	38 M	M	England			2 25, day			7	5:30	30	18		
Brass Workers.															
158	Brass finisher	40 M	S	United States			3 00, day			7	5:30	30		130	
159	Brass finisher	41 M	S	Maine			2 00, day	612	1 67	7	5:30	30			
160	Brass finisher	37 M	M	California			100 00, mo	1,200	3 28	7	5:30	30			
161	Brass finisher	65 M	M	England	40	31	3 00, day	858	2 35	7	5:30	30		20	
162	Brass finisher	17 M	S	New York			4 00, week	204	56	7	5:30	30			
163	Brass finisher	50 M	M	Denmark	22	17	30, hour			7	5:30	30			

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work.	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns	
Brass Workers—Continued.															
230	Brass worker.....	18	good	good	5	3 w					\$5 00		yes	no	\$15 00
231	Brass worker.....	14	good	good	8	3					5 00		yes	no	12 00
232	Brass worker.....	15	good	good	8 m	8 m									
233	Brass worker.....	8	fair	fair	6 m	6 m		1	\$4 00				no	no	
234	Brass worker.....	12	good	good	8	4	A								
235	Brass worker.....	11	good	good	18 m	18 m	A								
236	Brass worker.....	15	good	good	7 m	7 m	A								
237	Brass worker.....	10	good	good	10	2	own					1	no	no	
238	Brass worker.....	9	good	good	8 m	8 m		1	3 00				no	no	
239	Brass worker.....	12	good	good	10	8 m					4 00	2	no	no	
240	Brass worker.....	17	good	poor	4 m	4 m	A								
241	Brass worker.....	15	good	good	3	2 w		1	6 00	\$5 50			no	no	
242	Brass worker.....	13	good	good	7 m	7 m							no	no	
243	Brass worker.....	15	good	good	12 d	12 d					6 00		no	no	
244	Brass worker.....	15	good	good	4 m	4 m	A						no	no	
245	Brass filer.....	11	good	good	2	8 m	rent	4	11 50			2	no	no	
246	Brass grinder.....	14	good	good	22	6 m	own					2	no	no	
247	Brass grinder.....	13	good	good		8 m									
248	Faucet grinder.....	16	good	fair	2	9 m		1	5 00	5 00			no	no	
249	Metal spinner.....	15	good	good	33	2	rent	6	17 00			1	no	no	
250	Brass finisher.....	13	good	good	2	2	A								
251	Brass finisher.....	12	good	good	18 m	18 m	A								
252	Brass finisher.....	14	good	good	6	7 m		1			24 00		yes	no	10 00
253	Brass finisher.....	16	good	good	4	3	A						no	no	
254	Brass finisher.....	18	good	good	10	4 m	A	1	10 00	4 00		1	no	no	
255	Brass finisher.....	15	good	good	2	2					4 00		no	no	
256	Brass finisher.....	17	good	good	4	4	A								
257	Brass finisher.....	16	good	good	5 m	5 m	A								
258	Brass finisher.....	14	good	good	3	3	A								
259	Brass finisher.....	15	good	good	2	7 m	A								
260	Brass finisher.....	15	good	good	5	2					5 00		no	no	
261	Brass finisher.....	12	good	good	4	4	A								
262	Brass polisher.....	18	good	good	5	8 m		1	5 00	4 00			no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—(Continued.)

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Brass Workers—Continued.																	
164	Brass finisher.	24	M	x	California.			\$2 50, day	\$760	\$2 08	7	5	30	2			6
165	Brass finisher.	13	M	x	California.			3 00, week	150	41	7	5	30		26		52
166	Brass finisher.	43	M	x	United States.			3 00, day	684	1 87	7	5	30				
167	Brass finisher.	38	M	x	Ireland.	25	14	3 25, day	894	2 72	7	5	30				
168	Brass finisher.	40	M	x	California.			2 00, day	612	1 67	7	5	30				
169	Brass finisher.	38	M	x	United States.			2 75, day	841	2 30	7	5	30				
170	Brass finisher.	39	M	M	Scotland.	12	12	3 00, day	918	2 51	7	5	30				
171	Brass finisher.	41	M	M	California.			3 00, day	909	2 49	7	5	30	3			
172	Brass finisher.	42	M	M	Canada.	32	15	2 50, day			7	5	30				
173	Brass finisher.	36	M	M	Norway.	22	22	3 00, hour	765	2 09	7	5	30				
174	Brass finisher.	63	M	x	Germany.	43	39	2 50, day	765	2 09	7	5	30				
175	Brass finisher.	24	M	x	Germany.	9	14m	3 50, day			7	5	30				
176	Brass finisher.	45	M	M	United States.			2 75, day	1,071	2 93	7	5	30				
177	Brass finisher.	36	M	M	Russia.			1 00, day	833	2 28	7	5	30	3			
178	Brass finisher.	18	M	x	United States.			2 25, day	300	82	7	5	30	6			
179	Brass finisher.	33	M	x	Sweden.	10	7	2 25, day	688	1 88	7	5	30				
180	Brass finisher.	24	M	x	United States.			2 50, day	757	2 07	7	5	30	3			
181	Brass finisher.	32	M	x	California.	12	12	2 75, day	841	2 30	7	5	30				
182	Brass finisher.	28	M	x	Sweden.	20	16	1 80, day	550	1 50	7	5	30	1			
183	Brass finisher.	24	M	x	England.			1 75, day	533	1 46	7	5	30				
184	Brass finisher.	16	M	x	California.	10m	10m	3 00, week			7	5	30		6		
185	Brass finisher.	19	M	x	England.			1 00, day			7	5	30	7			
186	Brass finisher.	14	M	x	California.	8m	8m	4 00, week			7	5	30				
187	Brass finisher.	19	M	x	Norway.			5 00, week			7	5	30				
188	Brass finisher.	38	M	x	Massachusetts.			9 00, week			7	5	30		286		
189	Brass finisher.	19	M	x	California.			4 00, week			7	5	30				
190	Brass finisher.	20	M	x	Massachusetts.			85, day			7	5	30				
191	Brass finisher.	20	M	x	Norway.	18m	18m	9 00, week			7	5	30		2		
192	Brass finisher.	26	M	x	Norway.	13	1	9 00, week			7	5	30				
193	Brass finisher.	21	M	x	Italy.	10	6				7	5	30	8			
194	Brass finisher.	28	M	x	United States.			2 75, day			7	5	30				
195	Brass finisher.	23	M	x	Scotland.	8	9m	2 50, day			7	5	30	18			52
196	Brass polisher.	26	M	M	Maryland.			2 50, day			7	5	30		1		

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

257

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns	
Brass Workers—Continued.															
164	Brass finisher	15	good	good	7	7	A	1		\$20 m		3	yes	no	\$7 00
165	Brass finisher	13	good	good	2	2	A	1		6 00		1	no	no	
166	Brass finisher	12	good	good	4	4							no	no	
167	Brass finisher	15	good	fair	24	14			\$6 00	\$4 50			no	no	
168	Brass finisher	20	good	good	11	6	own					1	no	no	
169	Brass finisher	16	good	good	22	22	own						no	no	
170	Brass finisher	12	good	good	31	8	own			16 m			yes	no	10 00 Dr. & Med.
171	Brass finisher	14	good	good	27	4							no	no	
172	Brass finisher	15	good	good	28	15	own					4	yes	no	7 00
173	Brass finisher	14	good	good	20	20	own			6 00			yes	no	Free hospital.
174	Brass finisher	17	good	fair	46	28							yes	no	6 00
175	Brass finisher	9	good	good	9	13 m		1	5 00	3 50			yes	no	18 00
176	Brass finisher	16	good	fair	25	19				25 m	1		yes	no	
177	Brass finisher	12	good	good	12	12	own				4		no	no	
178	Brass finisher	14	good	good	4	4				4 50			no	no	
179	Brass finisher	16	good	good	17	7	own				3		no	no	
180	Brass finisher	17	good	good	3	3	rent	10	16 00				no	no	
181	Brass finisher	17	good	good	15	14	rent	3	28 00	4 50	1		yes	no	2,000 at death.
182	Brass finisher	10	good	fair	1	1		1	7 50	5 00	6		no	no	
183	Brass finisher	16	good	good	4	4							no	no	
184	Brass finisher	15	good	good	6 w	6 w	A						no	no	
185	Brass finisher	13	good	fair	10 m	10 m		1	4 00	4 00			no	no	
186	Brass finisher	11	good	good	5 m	5 m	A						no	no	
187	Brass finisher	19	good	good	8 m	8 m			4 00				no	no	
188	Brass finisher	15	good	good	1 m	1 m		1		4 50			no	no	
189	Brass finisher	19	good	good	10 d	10 d							no	no	
190	Brass finisher	7	good	good	11 m	11 m				8 00			no	no	
191	Brass finisher	15	good	good	3 m	3 m				5 00			no	no	
192	Brass finisher	14	good	good	9 m	9 m		1	5 00	3 00			no	no	
193	Brass finisher	15	good	good	6 w	6 w							no	no	
194	Brass finisher	15	good	fair	14	6 m		1	6 00	4 00			no	no	
195	Brass finisher	13	good	good	9	8 m		1	5 00	4 00			no	no	
196	Brass polisher	15	good	good	11	8 m	rent	3	9 00				yes	no	10 00



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Brass Workers—Continued.																	
197	Brass polisher.	17	M	S	California.			\$3 00, week			7	5	30				28
198	Brass polisher.	21	M	S	United States.			2 00, day			7	5	30				
199	Brass polisher.	21	M	S	Ireland.			3 00, day	\$882	\$2 41	7	5	30		12		
200	Brass polisher.	48	M	S	California.			4 00, week			7	5	30				
201	Brass polisher.	17	M	S	England.	22	17	4 00, day	1,224	3 35	7	5	30				
202	Brass polisher.	28	M	S	Canada.	25	3	3 00, day	918	2 51	7	5	30		7		
203	Brass polisher.	30	M	S	England.	8	8	2 50, day			7	5	30		12		
204	Brass polisher.	22	M	S	California.			2 50, day	180	49	7	5	30		208		
205	Brass polisher.	24	M	S	California.			2 25, day			7	5	30		78		
206	Brass polisher.	27	M	S	California.			1 00, day			7	5	30		4		
207	Brass polisher.	17	M	S	Missouri.			7 00, week			7	5	30		153		3
208	Brass polisher.	18	M	S	California.			3 00, day	909	2 49	7	5	30				
209	Brass polisher.	25	M	S	California.			2 50, day	720	1 97	7	5	30		18		
210	Brass molder.	30	M	S	Ireland.		20	3 00, day	918	2 51	7	5:30	30				
211	Brass molder.	28	M	S	California.			2 25, day			7	5:30	30				28
212	Brass molder.	22	M	S	California.			2 50, day	760	2 08	7	5:30	30		2		
213	Brass molder.	26	M	S	California.			3 00, day	888	2 43	7	5	30		10		
214	Brass molder.	23	M	S	United States.			3 00, day			7	5:30	30				4
215	Brass molder.	19	M	S	California.			1 00, day			7	5	30			156	
216	Brass molder.	215	M	S	California.			3 00, day			7	5	30			156	
217	Brass molder.	217	M	S	United States.			2 50, day	765	2 09	7	5	30				
218	Brass molder.	36	M	S	California.			5 00, day	1,530	4 19	7	5	30				
219	Brass molder.	17	M	S	California.			1 50, day	414	1 25	7	5	30				
220	Brass molder, apprentice.	14	M	S	California.			3 00, week			5:30	5:30	30		30		
221	Brass turner.	19	M	S	New York.			2 00, day	610	1 67	7	5	30		2		1
222	Brass worker.	20	M	S	California.			2 50, day			7	5	30				
223	Brass worker.	24	M	S	New York.			3 00, day			7	5	30				
224	Brass worker.	15	M	S	California.			4 50, week			7	5	30		1		
225	Brass worker.	21	M	S	California.			2 00, day			7	5	30				
226	Brass worker.	16	M	S	New York.			4 00, week	612	1 67	7	5	30				
227	Brass worker.	18	M	S	California.			2 25, day			7	5	30				
228	Brass worker.	42	M	S	Germany.			2 50, day			7	5	30				
229	Brass worker.	39	M	S	Austria.			16 50, week			7	5	30				

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

259

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Age began Work...	Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.	
		Then.....	Now .....		Present Employment.	Present Employer....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.		
Brass Workers—Continued.																
197	Brass polisher.....	good	good	17	3 m	3 m	A	1	\$5 00	\$5 00				no	no	\$8 00
198	Brass polisher.....	good	good	9	5	9 m	own					1		yes	no	
199	Brass polisher.....	fair	fair	9	25	10	A							no	no	
200	Brass polisher.....	good	good	12	10 m	10 m	rent	6						no	no	7 50
201	Brass polisher.....	good	good	14	12	10	rent	1	25 00					no	no	
202	Brass polisher.....	good	good	14	2	2	rent	3	5 00	5 00				yes	no	
203	Brass polisher.....	good	good	12	5	8 m	A		9 00					no	no	7 50
204	Brass polisher.....	good	good	16	5	5								no	no	
205	Brass polisher.....	good	good	17	3	1 w	D							no	no	
206	Brass polisher.....	good	good	11	1 w									no	no	10 00
207	Brass polisher.....	good	good	12	30 m	30 m		1	3 00					no	no	
208	Brass polisher.....	good	good	16	9	18 m		1		\$5 00				yes	no	
209	Brass polisher.....	good	good	15	13	15 m		1	9 00	5 00				no	no	10 00
210	Brass molder.....	good	good	18	10	6	rent					2		yes	no	
211	Brass molder.....	good	good	12	6	6 m		1	8 00	4 50				yes	no	
212	Brass molder.....	good	good	14	5	5								no	no	10 00
213	Brass molder.....	good	good	16	10	7	rent	1	5 00	14 m				yes	no	
214	Brass molder.....	good	good	15	8	5 m		1	6 00					no	yes	
215	Brass molder.....	good	good	15	7 m	6 m	D							yes	no	10 00 Dr. & Med.
216	Brass molder.....	good	good	14	7	4 m		1	6 00	5 00				yes	no	
217	Brass molder.....	good	good	14	6 m	6 m					7 00	3		no	no	
218	Brass molder.....	good	good	17	19	12	own							yes	no	10 00
219	Brass molder.....	good	good	16	15 m	15 m	A									
220	Brass molder, apprentice.	good	good	14	2 m	2 m	A									
221	Brass turner.....	good	good	15	5	18 m	A									
222	Brass worker.....	good	good	13	6	6 w										
223	Brass worker.....	good	good	18	10	6 m								no	no	
224	Brass worker.....	good	good	13	8 m	8 m	A							no	no	7 50
225	Brass worker.....	good	good	13	5	5					6 00			yes	no	
226	Brass worker.....	good	good	12	2 m	2 m	A									
227	Brass worker.....	good	good	14	3	9 m					6 00			no	no	
228	Brass worker.....	good	good	13	.8	2 w					6 00			no	no	
229	Brass worker.....	good	good	16		4 w								no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.		Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.	Sick.	No Work.	Other Cause.		
<i>Carriage Shop, Etc.—Cont.</i>																	
327	Carriage painter.	32	M	M	Massachusetts			\$3 50, day	\$1,043	\$2 85	7	6	60	8			
328	Carriage painter.	21	M	M	Canada	16	16	2 00, day	608	1 66	7	6	60	2			
329	Carriage painter.	19	M	S	Illinois			1 00, day	306		7	6	60				
330	Carriage painter.	32	M	M	Germany	9	3	11 00, week	561	1 53	7	6	60				
<i>Glassmaking.</i>																	
331	Glassblower.	25	M	S	California.			4 50, day			8	5	60				
332	Glassblower.	20	M	S	California.			3 00, day			8	5	60				
333	Glassblower.	26	M	M	California.			4 00, day			8	5	60				
334	Glassblower.	21	M	S	Pennsylvania.			4 00, day			8	5	60				
335	Glassblower.	23	M	S	California.			3 00, day			8	5	60			52	
336	Glassblower.	24	M	M	New Jersey.			4 50, day			8	5	60			104	
337	Mixer.	24	M	M	Ireland.	34	26	3 00, day			8	5	60	4			
338	Laborer.	22	M	S	California.			1 75, day			8	5	60				
339	Laborer.	34	M	M	Ireland.	22	10	2 00, day			8	5	60				
340	Mold boy.	12	M	S	California.			4 80, week			8	5	60	52			
341	Clamper.	14	M	S	California.			4 50, week			8	5	60	52			
342	Carrier-in.	11	M	S	California.			3 00, week			8	5	60				
343	Passer-over.	11	M	S	California.			3 00, week			8	5	60				
344	Gatherer.	19	M	S	California.			9 00, week			8	5	60			52	
345	Gatherer.	17	M	S	California.			1 50, day			8	5	60				4
346	Gatherer.	25	M	S	California.			4 50, day			8	5	60				
347	Glassblower.	20	M	S	California.			3 00, day			8	5	60				
348	Glassblower.	26	M	M	California.			4 00, day			8	5	60				
349	Glassblower.	21	M	S	Pennsylvania.			4 00, day			8	5	60				
350	Gatherer.	40	M	M	Ireland.	34	26	3 00, day			8	5	60	4			
351	Gatherer.	22	M	S	California.			1 75, day			8	5	60			52	
352	Gatherer.	23	M	S	California.			3 00, day			8	5	60			104	
353	Gatherer.	24	M	S	New Jersey.			4 50, day			8	5	60			52	
354	Gatherer.	12	M	S	California.			4 50, week			8	5	60			52	
355	Gatherer.	14	M	S	California.			4 50, week			8	5	60			52	

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

[illegible]

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years In		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Brass Workers—Continued.															
263	Brass polisher.....	16 M	M	California.....	5	3	\$7 00, week	\$357	\$0 97	7	5	30			
264	Buffer.....	15 M	M	Scotland.....	5	3	5 50, week	129	35	7	5	30	153	12	
265	Brass goods wrapper.....	16 M	M	United States.....	6	6	3 00, week	141	38	7	5	30			
266	Chandelier maker.....	15 M	M	California.....	6	6	3 00, week			7	5	30			
267	Chandelier fitter.....	26 M	M	Scotland.....	6	6	2 25, day			7	5	30			
268	Chandelier maker.....	42 M	M	United States.....			4 00, day	1,200	3 28	7	5	30	6		
269	Chandelier bronzer.....	39 M	M	California.....			2 75, day	841	2 30	7	5	30			
270	Chandelier maker.....	36 M	M	Germany.....	8	4	2 50, day	755	2 07	7	5	30	1	3	
271	Chandelier maker.....	19 M	M	Germany.....	10	10	2 25, day	688	1 88	7	5	30			
272	Chandelier maker.....	63 M	M	England.....	33	20	2 75, day	456	1 24	7	5	30	36	104	
273	Chandelier maker.....	40 M	M	Scotland.....	2	2	3 00, day			7	5	30	24		
274	Chandelier maker.....	37 M	M	Germany.....	11	6	3 50, day	1,071	2 93	7	5	30			
275	Chandelier maker.....	25 M	M	England.....	4	4	2 75, day	841	2 30	7	5	30			
276	Chandelier maker.....	36 M	M	Bohemia.....	11	2	3 00, day	906	2 48	7	5	30			4
277	Chandelier maker.....	27 M	M	England.....	4	4	3 50, day	1,064	2 91	7	5	30	2		
278	Chandelier maker.....	41 M	M	Germany.....	15	5	3 00, day	810	2 21	7	5	30	36		
279	Chandelier maker.....	28 M	M	Belgium.....	5	2	3 50, day	1,071	2 93	7	5	30			
280	Chandelier maker.....	18 M	M	California.....	8	5	1 00, day	258	70	7	5	30	48		
281	Chandelier maker.....	37 M	M	Germany.....	8	5	3 00, day	912	2 50	7	5	30			2
282	Chandelier maker.....	25 M	M	New York.....	8	5	9 00, week			7	5	30	9		
283	Chandelier maker.....	35 M	M	Australia.....	8	21m	25 00, week	950	2 62	7	5	30			78
284	Chandelier maker.....	35 M	M	Pennsylvania.....	8	21m	2 75, day	841	2 30	7	5	30			
285	Chandelier maker.....	17 M	M	California.....			85, day	290	71	7	5	30			
286	Helper.....	76 M	M	Bavaria.....	46	18	1 80, day	547	1 50	7	5	30			2
287	Helper.....	16 M	M	California.....			3 50, week			7	5	30			
288	Helper.....	15 M	M	Texas.....			4 50, week			7	5	30			
289	Gasfitter.....	20 M	M	United States.....	14	3w	1 00, day			7	5	30	7		
290	Gasfitter.....	40 M	M	England.....	6	15	4 00, week			7	5	30	153		
291	Gasfitter.....	7 M	M	California.....			4 00, week			7	5	30			10
292	Nickelplater.....	46 M	M	England.....	26	2m	15 00, week	102	27	7	5	30	153		
293	Electroplater.....	24 M	M	England.....	32	32	15 00, week			7	5	30			
294	Electroplater.....	50 M	M	England.....			3 50, day	727	1 00	7	5	30	8		12
295	Electroplater.....	24 M	M	Maryland.....			3 50, day	945	2 50	7	5	30			36

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefita.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Brass Workers—Continued.														
263	Brass polisher.....	good	good	1	1	A	—	—	—	—	—	—	—	—
264	Buffer.....	good	good	10 m	10 m	A	—	—	—	—	—	—	—	—
265	Brass goods wrapper.....	good	good	1	1	A	—	—	—	—	—	—	—	—
266	Chandelier maker.....	good	good	2 w	2 w	A	—	—	—	—	—	—	—	—
267	Chandelier fitter.....	good	good	14	9 m	rent	3	\$12 00	—	—	2	no	no	—
268	Chandelier fitter.....	good	good	23	1	own	6	—	—	—	2	yes	yes	\$7 00 Dr. & Med.
269	Chandelier bronzer.....	good	good	4	4	rent	1	20 00	—	\$5 00	2	no	no	7 00 Dr. & Med.
270	Chandelier maker.....	good	good	6	6	rent	1	5 00	—	—	—	no	no	—
271	Chandelier maker.....	good	fair	6	6	own	4	—	—	—	3	no	yes	—
272	Chandelier maker.....	good	good	46	3 m	own	—	—	—	—	6	no	no	—
273	Chandelier maker.....	good	good	28	3	rent	4	14 00	—	—	4	no	no	12 00
274	Chandelier maker.....	fair	poor	23	6	own	8	—	—	—	2	no	no	—
275	Chandelier maker.....	good	good	8	2	rent	4	25 00	—	—	2	no	no	—
276	Chandelier maker.....	good	good	22	18 m	rent	6	20 00	—	—	2	no	no	—
277	Chandelier maker.....	good	good	12	3	rent	1	20 00	—	—	—	no	no	—
278	Chandelier maker.....	good	good	20	5	rent	1	7 00	\$4 00	—	—	no	no	—
279	Chandelier maker.....	good	good	14	30 m	rent	4	15 00	—	—	2	no	no	—
280	Chandelier maker.....	fair	fair	18 m	18 m	rent	3	16 00	—	—	2	no	no	10 00
281	Chandelier maker.....	good	good	13	18 m	rent	1	4 00	16 m	—	—	yes	no	—
282	Chandelier maker.....	poor	good	4 m	4 m	poor	1	8 00	7 w	—	1	no	no	—
283	Chandelier maker.....	good	good	23	2	poor	1	4 00	7 50	—	—	no	no	10 00
284	Chandelier maker.....	poor	good	3	3	poor	1	6 00	—	—	—	yes	no	—
285	Chandelier maker.....	good	good	18 m	18 m	A	—	—	—	—	—	—	—	—
286	Helper.....	good	good	18	18 m	own	—	—	—	—	1	no	no	—
287	Helper.....	good	good	6 m	6 m	own	—	—	—	—	—	—	—	—
288	Helper.....	good	good	3 m	3 m	A	—	—	—	—	—	—	—	—
289	Gasfitter.....	good	good	3 m	3 m	A	—	—	—	—	—	—	—	—
290	Gasfitter.....	good	good	1 m	1 m	A	—	—	—	2 00	—	no	no	—
291	Gasfitter.....	good	good	14	3 w	—	1	12 00	—	—	1	no	no	—
292	Gasfitter.....	good	good	18 m	18 m	—	—	—	—	3 00	—	no	no	—
293	Nickelplater.....	good	good	6	3 m	—	—	—	—	—	—	no	no	—
294	Electroplater.....	good	good	30 m	30 m	rent	5	15 00	—	—	2	no	no	7 00 Dr. & Med.
295	Electroplater.....	good	good	6	6	rent	1	6 00	—	—	—	yes	no	—
296	Electroplater.....	good	good	6	6	rent	2	13 00	—	—	1	no	no	—

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Tinners, Etc. (Continued.)																
387	Tinsmith.	16	M		California.			\$5 00, week	\$255	\$0 70	7	5:45	45			
388	Tinsmith.	19	N		California.			1 00, day	306	84	7	5:45	45			
389	Tinsmith.	18	N		California.			1 83, day	180	51	7	5:45	45		78	
390	Tinsmith.	32	N		Germany.	9	6	15 00, week	750	2 05	7	5:45	45	6		
391	Tinsmith.	23	N		California.			9 50, week	484	1 32	7	5:45	45			
392	Tinsmith.	25	N		California.			2 50, day	765	2 00	7	5:45	45			
393	Tinsmith.	50	M		New York.			3 00, day	918	2 51	7	5:45	45			
394	Tinsmith.	36	N		California.			3 25, day	904	2 72	7	5:45	45			
395	Tinsmith.	50	N		Canada.	34	32	3 50, day	1,050	2 87	7	5:45	45	6		
396	Tinsmith.	60	N		Delaware.			3 50, day	1,008	2 76	7	5:45	45	18		
397	Tinsmith.	34	N		Canada.	6	5	3 25, day	984	2 72	7	5:45	45			
398	Tinsmith.	35	N		California.			3 50, day	880	2 43	7	5:45	45	52		
399	Tinsmith.	60	N		Germany.	30	24	3 00, day	792	2 17	7	5:45	45	42		
400	Tinsmith.	20	N		California.			8 00, week	408	1 11	7	5:45	45			
401	Tinsmith.	28	N		New Jersey.			3 00, day	918	2 51	7	5:45	45			
402	Tinsmith.	65	N		Maryland.			3 00, day			7	5:45	45			
403	Tinsmith.	18	N		California.			1 00, day	306	84	7	5:30	30	12		
404	Tinsmith.	17	M		Illinois.			2 00, day			7	5:30	30			
405	Tinsmith.	19	N		Peru.	7	7	1 43, day	437	1 19	7	5:30	30	26		
406	Tinsmith.	17	M		New York.			4 50, week	229	62	7	5:30	30			
407	Tinsmith.	42	M		Wisconsin.			4 00, day	1,148	3 14	7	5:30	30			7
408	Tinsmith.	40	M		Canada.	18	18	2 75, day	841	2 30	7	5:30	30	12		
409	Tinsmith.	30	M		California.			3 00, day	768	2 10	7	5:30	30			
410	Tinsmith.	28	M		California.			3 00, day	918	2 51	7	5:30	30	2	48	
411	Tinsmith.	50	M		Germany.			3 00, day	918	2 51	7	5:30	30			
412	Tinsmith.	60	M		California.			9 00, week			7	5:30	30			
413	Tinsmith.	20	M		California.			2 00, day			7	5:30	30		24	
414	Tinsmith.	22	M		Nevada.			2 00, day			7	5:30	30			
415	Tinsmith.	60	M		Germany.	42	8	2 00, day			7	5:30	30		78	
416	Tinsmith.	21	N		Indiana.			2 00, day			7	5:30	30	4	78	

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.	
387	Tinsmith.	14	good	good	2	2	A							no	
388	Tinsmith.	16	good	good	3	3	A							no	
389	Tinsmith.	16	good	good	1	1	A							no	
390	Tinsmith.	19	good	good	7	5	own					3	yes	no	\$10 00
391	Tinsmith.	10	good	good	8	7		1	\$7 00	\$3 50			no	no	
392	Tinsmith.	16	good	good	9	9				10 00			no	no	
393	Tinsmith.	16	good	good	34	25	own					6	yes	no	10 00 and Dr.
394	Tinsmith.	14	good	good	22	18	own					2	yes	no	10 00
395	Tinsmith.	13	good	poor	37	18	rent					7	no	no	
396	Tinsmith.	15	good	good	45	20	own							no	
397	Tinsmith.	12	good	good	17	3	rent	4	15 00			3	yes	no	10 00
398	Tinsmith.	15	good	good	20	20	own					3	no	no	
399	Tinsmith.	14	good	good	46	6	rent	4	14 00			2	no	no	
400	Tinsmith.	13	good	good	6	6	A					3	no	no	
401	Tinsmith.	15	good	good	12	11	rent	3	13 00			3	no	no	
402	Tinsmith.	12	good	good	53	8 m	rent	4	11 50			4	yes	no	7 00
403	Tinsmith.	16	good	good	8 m	8 m	A								
404	Tinsmith.	15	good	good	2	8 m	A								
405	Tinsmith.	15	good	good	3	11 m	A								
406	Tinsmith.	15	good	good	4	1	A								
407	Tinsmith.	15	good	good	24	1	rent	6	30 00			6	no	no	
408	Tinsmith.	14	good	good	25	8	rent	9	48 00			4	no	no	
409	Tinsmith.	15	good	good	15	4	rent	4	13 00			2	no	no	
410	Tinsmith.	16	good	good	15	3	own					7	no	no	
411	Tinsmith.	15	good	good	35	10		1	6 00	6 00			no	no	
412	Fruit-can maker	15	good	good	3 w	3 w				\$4 00			no	no	
413	Fruit-can maker	12	good	good	1 m	1 m	rent	3	12 00			2	no	no	
414	Fruit-can maker	15	good	good	40	52 d		1	6 00	4 00			no	no	
415	Fruit-can maker	12	good	good	9	7 d		1	7 00	3 50			no	no	
416	Fruit-can maker	9	good	good	30	16 m	rent		6 00			2	no	no	
417	Fruit-can maker	14	good	poor			A						no	no	
418	Fruit-can maker	16	good	good	3	3		1	5 00	4 20			no	no	
419	Fruit-can maker	19	good	good		6 w	A								



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Tinners, Etc.—Continued.																
420	Fruit-can maker	21	M	M	New York			\$1 25, day			7	5:30	30			
421	Fruit-can maker	25	M	M	New York			2 00, day			7	5:30	30		52	
422	Fruit-can maker	15	M	M	Ireland	11	11	7 50, week			7	5:30	30			
423	Fruit-can maker	17	M	M	Nevada			6 00, week			7	5:30	30		12	
424	Fruit-can maker	18	M	M	California			9 00, week			7	5:30	30		52	
425	Fruit-can maker	15	M	M	California			9 00, week	\$459	\$1 25	7	5:30	30			
426	Fruit-can maker	24	M	M	California			9 00, week			7	5:30	30		104	
427	Fruit-can maker	20	M	M	California			9 00, week			7	5:30	30			
428	Fruit-can maker	63	M	M	Ireland			9 00, week			7	5:30	30	18	104	
429	Fruit-can maker	18	M	M	California			15 00, week			7	5:30	30		130	
430	Fruit-can maker	16	M	M	California			4 50, week			7	5:30	30		52	
431	Fruit-can maker	22	M	M	California			2 00, day			7	5:30	30			
432	Fruit-can maker	25	M	M	Louisiana			9 00, week			7	5:30	30		104	
433	Fruit-can maker	35	M	M	Illinois			13 50, week			7	5:30	30		208	
434	Fruit-can maker	24	M	M	California			2 50, day	440	1 20	7	5:30	30		130	
435	Fruit-can maker	17	M	M	California			7 50, week			7	5:30	30			
436	Fruit-can maker	48	M	M	Ireland			2 00, day			7	5:30	30		130	
437	Fruit-can maker	18	M	M	California			6 00, week			7	5:30	30	42		
438	Fruit-can maker	21	M	M	California			9 00, week			7	5:30	30	2		
439	Fruit-can maker	19	M	M	Ireland	16	16	9 00, week			7	5:30	30		153	
440	Fruit-can maker	36	M	M	Illinois			9 00, week			7	5:30	30		208	
441	Fruit-can maker	19	M	M	California			1 00, day			7	5:30	30		78	
	Fruit-can maker	45	M	M	New York			3 25, day			7	5:30	30		78	
	Fruit-can maker	20	M	M	Illinois			9 00, week			7	5:30	30		7	
	Fruit-can maker	15	M	M	California			3 50, week			7	5:30	30			
	laborer	20	M	M	Ohio			9 00, week			7	5:45	45		104	
	shinist	34	M	M	Sweden	14	6	3 25, day			7	5:30	30		52	
	shinist	24	M	M	Illinois			3 00, day			7	5:30	30		26	
	shinist	9	M	M	California			12 00, week			7	5:30	30			
	maker	26	M	M	Maryland			3 50, day			7	5:30	30		24	

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

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RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California..		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
<i>Glassmaking—Continued.</i>																	
358	Gatherer	19	M	S	California			\$9 00, week					60				
359	Gatherer	17	M	S	California			7 50, week			8	5	60			52	4
360	Laborer	34	M	M	Ireland	22	10	2 00, day			8	5	60				
<i>Pottery Workers.</i>																	
361	Burner	67	M	M	United States		41	2 50, day	\$7 65	\$2 09	8:50	5:30	30				
362	Laborer	27	M	M	Portugal	6	4	2 00, day			7	6	45	20			
363	Laborer	35	M	M	Portugal	7	7	10 00, week			7	6	45				
364	Laborer	24	M	S	Portugal	3	3	10 00, week			7	6	45				
365	Kiln-setter	24	M	S	United States			2 50, day			7	6	45				
366	Laborer	19	M	S	United States	7	7	10 00, week			7	6	45				
367	Laborer	22	M	S	Portugal	6	6	12 00, week			7	6	45				
368	Salesman	46	M	M	New York	17	15	00, week	7 65	2 09	7	5:30	30				
369	Engineer	23	M	S	Portugal	7	7	15 00, week			6:50	5:50	45				
<i>Tinners, Etc.</i>																	
370	Tinsmith	34	M	M	Massachusetts			4 00, day	1,224	3 35	7	5:45	45				
371	Tinsmith	12	M	S	California			3 50, week			7	5:45	45				
372	Tinsmith	14	M	S	California			3 50, week			7	5:45	45				
373	Tinsmith	23	M	S	Missouri			2 00, day	564	1 54	7	5:45	45				24
374	Tinsmith	20	M	S	Italy	18	18	1 00, day			7	5:45	45				
375	Tinsmith	13	M	S	California			3 50, week			7	5:45	45				
376	Tinsmith	45	M	S	Rhode Island			4 00, day	1,224	3 35	7	5:45	45				
377	Tinsmith	20	M	S	Pennsylvania			4 00, day	1,224	3 35	7	5:45	45				
378	Tinsmith	30	M	S	California			3 00, day	918	2 51	7	5:45	45				
379	Tinsmith	20	M	S	California			2 00, day	612	1 67	7	5:45	45				
380	Tinsmith	63	M	S	Ohio			2 75, day	808	2 21	7	5:45	45				
381	Tinsmith	50	M	S	Ireland	40	24	3 00, day	813	2 22	7	5:45	45				
382	Tinsmith	42	M	S	Ohio			3 50, day	1,029	3 82	7	5:45	45				
383	Tinsmith	15	M	S	California			3 50, week	178	49	7	5:45	45				
384	Tinsmith	32	M	S	New Jersey			3 50, day	1,043	2 85	7	5:45	45				
385	Tinsmith	60	M	S	New Jersey			5 00, day	1,530	4 19	7	5:45	45				
386	Tinsmith	15	M	S	California			6 00, week	300	82	7	5:45	45				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged	Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....				Rent.....	Board.....	Board and Lodging.		Beneficial Associat'ns	Labor Organizat'ns	
450	Gasfitting, Etc.	14	good	good	4 m	rent					7	no	no	
451	Plumber	10	good	good	6 w	rent						yes	no	\$7 00
452	Plumber				1 w							no	no	
453	Plumber				2							no	no	
454	Plumber				6 m							no	no	
455	Plumber	15			6 m	own						no	no	
456	Gasfitter	12	good	good	7	rent	3	\$11 00			5	yes	no	8 00
457	Roustabout	12	good	fair	2									
458	Bricklayers, Etc.													
459	Bricklayer	12	good	good	8	rent	4	13 00			3	no	yes	
460	Bricklayer	15	good	good	2 w							no	yes	
461	Bricklayer	11	good	good	4		8	8 00	\$4 00			no	yes	
462	Bricklayer	14	good	good	4						1	no	yes	
463	Bricklayer	9	good	good	6						1	no	yes	
464	Bricklayer	12	good	good	24	own					1	no	yes	
465	Bricklayer	8	good	good	16	own					3	no	yes	
466	Bricklayer	21	good	good	38	rent	4	12 00			3	no	yes	
467	Bricklayer	15	good	good	5							no	yes	
468	Bricklayer	12	good	good	10	rent	5	20 00			4	yes	yes	7 00
469	Bricklayer	17	good	good	3 w	rent	6	35 00		\$5 00	4	no	yes	
470	Bricklayer	14	good	good	17	rent						no	yes	
471	Hod-carrier	10	good	good	11	rent	3	8 00			3	no	yes	
472	Hod-carrier	17	good	good	2						6	no	yes	
473	Hod-carrier	16	good	good	8	own						no	yes	
474	Hod-carrier	15	good	good	2 w							no	yes	24 00
475	Hod-carrier	15	good	good	5	own					2	yes	yes	
476	Hod-carrier	12	good	good	5	own					3	no	yes	
477	Hod-carrier	18	good	good	4	own						no	yes	
478	Hod-carrier	18	good	good	3 d		1	5 00	4 00			no	yes	
479	Hod-carrier	8	good	good	10	rent	3	10 00			3	no	yes	
480	Hod-carrier	11	good	good	8						5	no	yes	
		17	good	good	2	rent	3	10 00		5 00	3	no	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
<i>Tinners, Etc.—Continued.</i>															
387 Tinsmith	16	M	M	California			\$5 00, week	\$255	\$0 70	7	5:45	45			
388 Tinsmith	19	M	M	California			1 00, day	306	84	7	5:45	45			
389 Tinsmith	18	M	M	California			83, day	189	51	7	5:45	45		78	
390 Tinsmith	32	M	M	Germany	9	6	15 00, week	750	2 05	7	5:45	45	6		
391 Tinsmith	23	M	M	California			9 50, week	484	1 32	7	5:45	45			
392 Tinsmith	25	M	M	California			2 50, day	765	2 09	7	5:45	45			
393 Tinsmith	50	M	M	New York			3 00, day	918	2 51	7	5:45	45			
394 Tinsmith	36	M	M	California			3 25, day	994	2 72	7	5:45	45			
395 Tinsmith	50	M	M	Canada	34	32	3 50, day	1 050	2 87	7	5:45	45	6		
396 Tinsmith	60	M	M	Delaware			3 50, day	1 008	2 76	7	5:45	45	18		
397 Tinsmith	34	M	M	Canada	6	5	3 25, day	994	2 72	7	5:45	45			
398 Tinsmith	35	M	M	California			3 50, day	889	2 43	7	5:45	45	52		
399 Tinsmith	60	M	M	Germany	30	24	3 00, day	792	2 17	7	5:45	45	42		
400 Tinsmith	20	M	M	California			8 00, week	408	1 11	7	5:45	45			
401 Tinsmith	28	M	M	New Jersey			3 00, day	918	2 51	7	5:45	45			
402 Tinsmith	65	M	M	Maryland			3 00, day			7	5:30	30		12	
403 Tinsmith	18	M	M	California			1 00, day	306	84	7	5:30	30			
404 Tinsmith	17	M	M	Illinois			2 00, day			7	5:30	30	25		
405 Tinsmith	19	M	M	Peru	7	7	1 43, day	437	1 19	7	5:30	30			
406 Tinsmith	17	M	M	New York			4 50, week	229	62	7	5:30	30			
407 Tinsmith	42	M	M	Wisconsin			4 00, day	1 148	3 14	7	5:30	30	12		
408 Tinsmith	40	M	M	Canada	18	18	2 75, day	841	2 30	7	5:30	30			
409 Tinsmith	30	M	M	California			3 00, day	768	2 10	7	5:30	30	2	48	
410 Tinsmith	28	M	M	California			3 00, day	918	2 51	7	5:30	30			
411 Tinsmith	50	M	M	Germany			3 00, day	918	2 51	7	5:30	30			
412 Fruit-can maker	20	M	M	California			9 00, week			7	5:30	30		24	
413 Fruit-can maker	22	M	M	Nevada			2 00, day			7	5:30	30			
414 Fruit-can maker	56	M	M	Germany	42	8	2 00, day			7	5:30	30			
415 Fruit-can maker	21	M	M	Indiana			2 00, day			7	5:30	30		78	
416 Fruit-can maker	65	M	M	Scotland	30	25	2 00, day	306	84	7	5:30	30	4	153	
417 Fruit-can maker	17	M	M	Illinois			10 00, week	510	1 39	7	5:30	30			
418 Fruit-can maker	34	M	M	Wales			3 00, day	663	1 81	7	5:30	30	7	78	
419 Fruit-can maker	19	M	M	California			7 50, week			7	5:30	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
387	Tinners, Etc.—Continued.	14	good	good	2	2	A								
388	Tinmith.	16	good	good	3	3	A								
389	Tinmith.	16	good	good	1	1	A								
390	Tinmith.	19	good	good	7	5	own					3	yes	no	\$10 00
391	Tinmith.	10	good	good	8	7		1	\$7 00	\$3 50			no	no	
392	Tinmith.	16	good	good	9	9				10 00			no	no	
393	Tinmith.	16	good	good	34	25	own					6	yes	no	10 00 and Dr.
394	Tinmith.	14	good	good	22	18	own					2	yes	no	10 00
395	Tinmith.	13	good	poor	37	18	rent					7	no	no	
396	Tinmith.	13	good	good	45	20	own								
397	Tinmith.	12	good	good	17	3	rent	4	15 00			3	yes	no	10 00
398	Tinmith.	15	good	good	20	20	own					3	no	no	
399	Tinmith.	14	good	good	46	5	rent	4	14 00						
400	Tinmith.	13	good	good	6	6	A					2	no	no	
401	Tinmith.	15	good	good	12	11	rent	3	13 00			3	no	no	
402	Tinmith.	12	good	good	53		rent	4	11 50			4	yes	no	7 00
403	Tinmith.	16	good	good	8 m	8 m	A								
404	Tinmith.	15	good	good	2	8 m	A								
405	Tinmith.	15	good	good	3	11 m	A								
406	Tinmith.	15	good	good	4	1	A								
407	Tinmith.	15	good	good	24	1	rent	6	30 00			5	no	no	
408	Tinmith.	14	good	good	25	8	rent	9	48 00			4	no	no	
409	Tinmith.	15	good	good	15	4	rent	4	13 00			2	no	no	
410	Tinmith.	16	good	good	15	3	own					7	no	no	
411	Tinmith.	15	good	good	35	10		1	6 00	6 00			no	no	
412	Fruit-can maker	15	good	good	3 w	3 w					\$4 00		no	no	
413	Fruit-can maker	12	good	good	1 m	1 m	rent	3	12 00			2	no	no	
414	Fruit-can maker	15	good	good	40	52 d				4 00			no	no	
415	Fruit-can maker	12	good	good	9	7 d		1	7 00	3 50			no	no	
416	Fruit-can maker	19	good	good	30	16 m	rent		6 00			2	no	no	
417	Fruit-can maker	14	good	poor											
418	Fruit-can maker	16	good	good	3	3	A	1	5 00	4 20			no	no	
419	Fruit-can maker	19	good	good		6 w	A								

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
512	Stonecutters,* Etc.—Continued.														
513	Stonecutter	32	M	Scotland	9	5	\$4 00, day	\$918	\$2 51	8	5	60		48	
514	Stonecutter	42	M	New York	11	1	3 00, day			8	5	60		24	
515	Stonecutter	31	M	England	9	9	4 00, day	1,200	3 28	8	5	60	6		
516	Stonecutter	30	M	Scotland	11	4	4 00, day			8	5	60		52	
517	Stonecutter	31	M	Canada	11	4	4 00, day	1,224	3 32	8	5	60			
518	Stonecutter, apprentice	40	M	Scotland	2		4 00, day								
519	Stonecutter	20	M	Maine			3 50, day			8	5	60			
520	Stonecutter	36	M	Canada			4 00, day	1,068	2 92	8	5	60	39		
521	Stonecutter	29	M	Wales	4	2	4 00, day	984	2 69	8	5	60		60	
522	Stonecutter	42	M	England	19	12	4 00, day	1,128	3 06	8	5	60	24		
523	Stonecutter	47	M	Maine			4 00, day	1,176	3 22	8	5	60		12	
524	Stonecutter	20	M	California			2 50, day	705	2 09	8	5	60			
525	Stonecutter	36	M	Ireland	15	10	4 00, day	908	2 48	8	5	60	29		
526	Onyx worker	37	M	Ireland	18	13	50, week			7	5			13	
527	Onyx worker	46	M	Ireland	26	18	2 50, day			7	5			78	
528	Onyx worker	29	M	California											
529	Onyx worker	32	M	Ohio			2 00, day	564	1 54	7	5			24	
530	Marble worker	64	M	Italy	17	17	2 00, day	413	1 13	7	5				
531	Marble worker	49	M	Ireland	20	17	2 00, day			7:30	5:30	60			
532	Marble worker	39	M	France	5	5	15 00, week			7:30	5:30	30			
533	Marble worker	52	M	New York			21 00, week			9h		30	26		
534	Marble worker	49	M	France	20	20	15 00, week			7:30	5:30	60			
535	Marble worker	34	M	Italy	11	3	21 00, week			7:30	5:30	60	6	78	
536	Marble worker	15	M	Italy	1	1	6 00, week			7:30	5:30				
537	Marble worker	16	M	California			3 00, week			7:30	5:30	60			
538	Marble worker	22	M	California			15 00, week			7:30	5:30	60			
539	Marble worker	38	M	Kentucky	44	44	11 00, week			9h		30		130	
540	Marble worker	44	M	Atlantic Ocean	22	22	3 00, day			7:30	5:30	60		24	
541	Marble worker	40	M	France	22	22	2 25, day			7:30	5:30	60		10	
542	Marble worker	59	M	Ireland	40	31	2 25, day			7:30	5:30	60	6		
543	Marble worker	23	M	Italy	7	7	2 00, day			7:30	5:30	60	4	15	

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

279

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Association	Labor Organization	
512	Stonemasons, Etc.—Continued.	15	good	good	16	3	rent	3	\$12 00		\$5 00	1		yes	\$10 00
513	Stonemason	16	good	good	17	7	rent	3	10 00		6 00	2	yes	yes	6 00
514	Stonemason	11	good	good	18	1	rent	3	15 00			3	yes	yes	10 00
515	Stonemason	17	good	good	20	2	rent	3	14 00		8 00	4	yes	yes	
516	Stonemason	16	good	good	18	1	own	4	18 00			4	yes	yes	
517	Stonemason	17	good	good	20	2	rent	5	17 00			3	yes	yes	
518	Stonemason	17	good	good	20	2	own	6				3	yes	yes	12 00
519	Stonemason	14	good	fair	36	18	own				7 00	2	yes	yes	8 00
520	Stonemason	17	good	good	24	14	rent	3	8 00			1	no	no	
521	Stonemason	16	good	good	20	9	rent	3		\$6 50		1	yes	no	7 00
522	Stonemason	17	good	good	20	5 m	rent	3	8 00	5 00		1	no	no	
523	Stonemason	17	good	good	20	9	rent	3	8 00	5 00		1	no	no	
524	Stonemason	14	good	good	20	12	rent	6	9 00			7	no	no	
525	Onyx worker	9	good	good	5	5	rent	6	35 00	21 m		2	no	no	
526	Onyx worker	12	good	good	18	9	rent	3	10 00			3	yes	no	7 50
527	Onyx worker	20	good	good	20	7	rent	3	10 00			5	yes	no	10 00 Dr. & Med.
528	Onyx worker	16	good	good	19	2 w	rent	1	10 00		20 m	1	yes	no	10 00 Dr. & Med.
529	Onyx worker	18	good	good	3	3	rent	3			13 m	2	yes	no	
530	Marble worker	15	good	good	6 m	6 m	rent	3				2	yes	no	
531	Marble worker	11	good	good	23	3 m	rent	3			5 00	1	no	no	
532	Marble worker	10	good	good	25	4	rent	1	5 00	4 50		2	yes	no	10 00 Dr. & Med.
533	Marble cutter	12	good	good	25	25	rent	3	10 00			4	yes	no	
534	Marble cutter	15	good	good	16	6	rent	3	10 00			2	yes	no	
535	Marble cutter	9	good	good	32	6	own	6				4	no	no	
536	Marble cutter	16	good	good	32	6	own	6					no	no	
537	Marble cutter	14	good	good	32	6	own	6					no	no	
538	Marble cutter	15	good	good	32	6	own	6					no	no	
539	Marble cutter	19	good	good	32	6	own	6					no	no	
540	Marble rubber	18	good	good	32	6	own	6					no	no	
541	Marble polisher	12	good	good	32	6	own	6					no	no	
542	Marble polisher	12	good	good	32	6	own	6					no	no	

\* Stonemasons in this State are also stonemasons, combining both trades.



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
<i>Gasfitting, Etc.</i>																	
450	Plumber	17	M	S	Missouri			\$5 00, week					60			50	
451	Plumber	21	M	S	California			2 50, day				5:30	60			18	
452	Plumber	36	M	M				3 00, day				7	5	60			
453	Plumber	22	M	S	United States			9 00, week				7	5	60			
454	Plumber	17	M	S				4 00, week				7	5	60		75	
455	Plumber	16	M	S	United States			3 00, week				7	5	60		2	
456	Gasfitter	16	M	S	Ireland			3 50, day				7	5	60			
457	Roustabout	42	M	M	United States		2	2 25, day			7:15	5	45				
<i>Bricklayers, Etc.</i>																	
458	Bricklayer	25	M	S	Maine			5 50, day	\$1,403	\$3 84	8	5	60			52	
459	Bricklayer	26	M	S	California			5 50, day	1,254	3 16	8	5	60			78	
460	Bricklayer	19	M	S	Minnesota			5 50, day	1,540	4 21	8	5	60			26	
461	Bricklayer	22	M	S	California			5 50, day	1,403	3 84	8	5	60			52	
462	Bricklayer	25	M	S	California			5 50, day	1,254	3 43	8	5	60			78	
463	Bricklayer	23	M	S	New Hampshire			5 50, day	1,254	3 43	8	5	60			78	
464	Bricklayer	36	M	M	England	28	27	5 50, day	1,254	3 43	8	5	60			78	
465	Bricklayer	38	M	M	England	18	18	5 50, day	968	2 65	8	5	60			130	
466	Bricklayer	58	M	M	Missouri			5 50, day	1,056	2 89	8	5	60		18	78	13
467	Bricklayer	21	M	S	California			5 50, day	1,254	3 43	8	5	60				78
468	Bricklayer	27	M	S	California			5 50, day	681	1 86	8	5	60			182	
469	Bricklayer	36	M	M	England			5 50, day	681	1 86	8	5	60			182	
470	Bricklayer	38	M	S	Ireland	8	5	5 50, day	1,254	3 43	8	5	60			78	
471	Hod-carrier	30	M	M	Ireland	3	3	3 50, day	861	2 35	8	5	60			60	
472	Hod-carrier	53	M	S	Ireland	28	17	3 50, day	840	2 30	8	5	60		66		
473	Hod-carrier	23	M	S	Iowa			3 50, day	889	2 43	8	5	60			52	
474	Hod-carrier		M	S	Ireland			3 50, day	343	94	8	5	60			130	
475	Hod-carrier	35	M	M	England	20	19	3 50, day	493	1 35	8	5	60			12	153
476	Hod-carrier	40	M	M	Ireland	22		3 50, day	493	1 35	8	5	60			12	153
477	Hod-carrier	32	M	S	Illinois			3 50, day	798	2 18	8	5	60			78	
478	Hod-carrier	26	M	S	England	20	20	3 50, day	889	2 43	8	5	60			12	40
479	Hod-carrier	43	M	S	Ireland	32	22	3 50, day	535	1 46	8	5	60			153	
480	Hod-carrier	23	M	M	Sweden	30	4	3 50, day	945	2 58	8	5	60			36	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....		Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
	<i>Stonecutters, Etc.—(Continued.)</i>												
543	Marble polisher .....	good	good	4	4	rent	4 \$12 00			5	no	no	
544	Marble polisher .....	good	good	6	6	rent	3 7 50			2	no	no	
545	Marble polisher .....	good	good	40	20	rent	3 9 00			1	no	no	
546	Marble polisher .....	good	good	15	12	rent	6 00				no	no	
547	Marble polisher .....	good	good	30	9	rent	5 16 00			6	no	no	
548	Marble polisher .....	good	good	42	5	rent	6 22 75			4	no	no	
549	Engineer .....	good	good	23	13	own				5	yes	no	\$7 50 Dr. & Med.
550	Laborer .....	good	good	52	21						no	no	
551	Teamster .....	good	good	9	6 m						yes	no	5 00
	<i>Carpenters.</i>												
552	House carpenter .....	good	good	18	3	rent	4 15 00			3	yes	yes	16 00
553	House carpenter .....	good	good	24	4	own	8			1	yes	yes	14 00
554	House carpenter .....	good	good	9	5				\$7 00		yes		
555	House carpenter .....	good	good	15	1	rent	1 6 00						
556	House carpenter .....	good	good	14	1				7 00		yes	yes	9 00
557	House carpenter .....	good	good	30	12	rent	5 15 00			4	no	no	
558	House carpenter .....	good	good	12	3 w	own				2	no	no	
559	House carpenter .....	good	good	25	3	own				3	yes	yes	8 00
560	House carpenter .....	good	good	20	3 m	own				4	yes	yes	20 00
561	House carpenter .....	good	good	8	2 m	rent	6 18 00			2	yes	no	8 00
562	House carpenter .....	good	good	15	4	rent	4 10 00			4	no	yes	
563	House carpenter .....	good	good	20	2 m	own				1	no	yes	
564	House carpenter .....	good	good	18	2	rent				2			
565	House carpenter .....	good	good	30	3	own	6			3			
566	House carpenter .....	good	good		1				8 00				
567	House carpenter .....	good	good	18	3	own	5		1 00	4	yes		10 00
568	House carpenter .....	good	good	16	4				7 00	2	yes		8 00
569	House carpenter .....	good	good		14 m	rent	5 18 00			3	yes	yes	10 00
570	House carpenter .....	good	good	17	4	own				4	yes	yes	16 00
571	House carpenter .....	good	good	8	1				7 00		yes	yes	8 00
572	House carpenter .....	good	good	6	3	rent	4 16 00			3		yes	
573	House carpenter .....	good	good	14	5				6 00		yes	yes	9 00

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years In		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
<i>Bricklayers, Etc.—Continued.</i>																
481	Hod-carrier	41	M	M	Ireland	22	22	\$3 50, day	\$980	\$2 68	8	5	60		26	
482	Hod-carrier	32	M	M	Sweden	11	4	3 50, day	990	2 68	8	5	60		26	
483	Hod-carrier	31	M	M	Sweden	12	9	3 50, day	840	2 30	8	5	60		40	
484	Bricklayer	41	M	M	New York			5 50, day			7:30	5:30	60		104	
485	Bricklayer	49	M	M	Scotland	16	5	5 50, day			7:30	5:30	60	24	73	
486	Bricklayer	30	M	M	Ireland	12	7	5 50, day			7:30	5:30	60	9		
487	Bricklayer	34	M	M	England			5 50, day			7:30	5:30	60	20	84	
488	Bricklayer, apprentice	22	M	M	California			4 00, day			7:30	5	60			
489	Bricklayer	29	M	M	California			5 50, day			7:30	5:30	60		41	
490	Bricklayer	25	M	M	California			5 50, day			7:30	5:30	60		28	
491	Bricklayer	30	M	M	California			5 50, day			7:30	5:30	60	15		
492	Bricklayer	32	M	M	France	12	4	5 50, day			7:30	5:30	60			
493	Bricklayer, apprentice	19	M	M				5 50, day			7:30	5:30	60		104	
494	Bricklayer	34	M	M	England	14	14	5 50, day			7:30	5:30	60		104	
495	Bricklayer	36	M	M	Ireland	17	9	5 50, day			7:30	5:30	60			
496	Bricklayer	43	M	M	Ohio			5 50, day			7:30	5:30	60	14	84	
497	Bricklayer, apprentice	19	M	M	California			3 00, day			7:30	5	60		52	
498	Bricklayer	29	M	M	Germany			5 50, day			7:30	5:30	60		70	
499	Bricklayer	27	M	M	New Jersey	9	5	5 50, day			7:30	5:30	60	21	57	
500	Bricklayer	34	M	M	Ireland			5 50, day			7:30	5:30	60		80	
501	Bricklayer	23	M	M	England	6	3	5 50, day			7:30	5:30	60	10	47	
502	Bricklayer	34	M	M	Ohio			5 50, day			7:30	5:30	60		68	
503	Bricklayer	35	M	M	New York			5 50, day			7:30	5:30	60		83	
504	Bricklayer	29	M	M	New York			5 50, day			7:30	5:30	60	28	100	
505	Tile-setter	24	M	M	Ireland	5	5	3 00, day	918	2 57	8	5	60			
506	Tile-setter	29	M	M	Scotland	1	6	5 50, day	1,650	4 52	8	5	60			
507	Tile-setter	24	M	M	Nova Scotia	24	24	4 00, day	992	2 71	8	5	60	6	52	6
<i>Stonecutters, Etc.</i>																
508	Stone cutter and mason	27	M	M	Scotland	8		4 00, day	1,124	3 07	8	5	60		25	
509	Stonecutter, foreman	24	M	M	England	22	4	5 00, day			8	5	60			
510	Stonecutter	32	M	M	England	23	3	5 00, day			8	5	60			
511	Stonecutter	28	M	M	Scotland	7		4 00, day			8	5	60		14	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued.)

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer .....	Rent.....	Board.....			Board and Lodging ..	Beneficial Associat'ns	Labor Organizat'ns.				
<i>Bricklayers, Etc.—Continued.</i>																
481	Hod-carrier .....	good	good	3	3	own	5					4	yes	yes	\$8 00	
482	Hod-carrier .....	good	good	3	3	own	6					1	no	yes	8 00	
483	Hod-carrier .....	good	good	3	3	rent		\$12 00					yes	yes		
484	Bricklayer .....	good	good	20	3	rent	7	20 00				4	yes	yes		
485	Bricklayer .....	good	good	10	3	own	6					4	yes	yes	16 00	
486	Bricklayer .....	good	good	16	3	rent	3	16 00				3	yes	yes		
487	Bricklayer .....	good	good	3	3	rent							yes	yes		
488	Bricklayer, apprentice .....	good	good	7	2					\$6 00			yes	yes		
489	Bricklayer .....	good	good	5	1								yes	yes		
490	Bricklayer .....	good	good	11	2	own	7			7 00		5	yes	yes		
491	Bricklayer .....	good	good	12	2					6 00			no	yes		
492	Bricklayer .....												yes	yes		
493	Bricklayer, apprentice .....												yes	yes		
494	Bricklayer .....			16	5					7 00			yes	yes	18 00	
495	Bricklayer .....	good	good	18		own	7					6	yes	yes		
496	Bricklayer .....	good	good	1									yes	yes		
497	Bricklayer, apprentice .....	good	good	8						5 00			yes	yes	12 00	
498	Bricklayer .....	good	good	10		rent	5	17 00				4	yes	yes		
499	Bricklayer .....	good	good	16						6 50			yes	yes		
500	Bricklayer .....	good	good	16	2					6 00			yes	yes	7 00	
501	Bricklayer .....	good	good	14		own	5					5	yes	yes		
502	Bricklayer .....	good	good			rent	4			6 00		3	yes	yes	8 00	
503	Bricklayer .....	good	good	3	3	rent							no	yes		
504	Bricklayer .....	good	good	20	6	rent	5	15 00		5 00			yes	yes	28 00	
505	Tile-setter .....	good	good	3		rent	1	12 00				2	no	yes		
506	Tile-setter .....	good	good													
507	Tile-setter .....	good	good													
<i>Stonemasons, Etc.</i>																
508	Stonemason and mason .....	good	good	14	2	own	5			6 50			yes	yes	8 00	
509	Stonemason, foreman .....	good	good	8	3	own						3	no	no	3 00	
510	Stonemason .....	good	good			own						3	yes	no	10 00	
511	Stonemason .....	good	good	13	2					6 50			yes	yes		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Stonecutters,* Etc.—Continued.																	
512	Stonecutter	32	M	M	Scotland	9	5	\$4 00, day	\$918	\$2 51	8	5	60			48	
513	Stonecutter	42	M	M	New York			3 00, day			8	5	60				
514	Stonecutter	31	M	M	England	11	1	4 00, day			8	5	60			24	
515	Stonecutter	30	M	M	Scotland	9		4 00, day	1,200	3 28	8	5	60		6		
516	Stonecutter	31	M	M	Canada	11		4 00, day			8	5	60			52	
517	Stonecutter	40	M	M	Scotland	2		4 00, day	1,224	3 32							
518	Stonecutter, apprentice	20	M	M	Maine			3 50, day			8	5	60				
519	Stonecutter	36	M	M	Canada			4 00, day	1,038	2 92	8	5	60		39		
520	Stonecutter	29	M	M	Wales	4	2	4 00, day	984	2 09	8	5	60			60	
521	Stonecutter	42	M	M	England	19	12	4 00, day	1,128	3 06	8	5	60		24		
522	Stonecutter	47	M	M	Maine			4 00, day	1,176	3 22	8	5	60			12	
523	Stonecutter	20	M	M	California	15	10	2 50, day	765	2 09	8	5	60				
524	Stonecutter	36	M	M	Ireland	37	18	4 00, day	908	2 48	8	5	60		29		18
525	Onyx worker	53	M	M	Ireland	26	18	2 50, day			7	5					78
526	Onyx worker	46	M	M	Ireland						7	5					
527	Onyx worker	29	M	M	California						7	5					
528	Onyx worker	32	M	M	Ohio						7	5					
529	Onyx worker	64	M	M	Italy	7	7	2 00, day	564	1 54	7	5					24
530	Marble worker	49	M	M	Ireland	20	7	2 00, day	413	1 13	7	5					
531	Marble worker	39	M	M	France	5	5	15 00, week			7:30	5:30	00				
532	Marble worker	52	M	M	New York			21 00, week			9h		30		26		
533	Marble cutter	40	M	M	France	20	20	15 00, week			7:30	5:30	60				
534	Marble cutter	34	M	M	Italy	1	3	21 00, week			7:30	5:30	60		6	78	26
535	Marble cutter	15	M	M	Italy	1	1	6 00, week			7:30	5:30	60				
536	Marble cutter	16	M	M	California			3 00, week			7:30	5:30	60				
537	Marble cutter	22	M	M	California			15 00, week			7:30	5:30	60			180	
538	Marble cutter	38	M	M	Kentucky			3 00, day			9h		30			24	45
539	Marble cutter	44	M	M	Atlantic Ocean	44	44	11 00, week			9h		30				
540	Marble rubber	40	M	M	France	22	22	2 25, day			7:30	5:30	60		6	10	
541	Marble polisher	59	M	M	Ireland	40	31	2 25, day			7:30	5:30	60			15	
542	Marble polisher	23	M	M	Italy	7	7	2 00, day			7:30	5:30	60		4		

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associations	Labor Or- ganizat'ns.	
Carpenters—Continued.															
574	House carpenter	17	good	good	9	3	rent	4	\$18 00		4	yes	yes	\$7 00	
575	House carpenter	17	good	good	15	1	own	6			5	yes	yes	17 00	
576	House carpenter	19	good	good	20	3	own	5			4	yes	yes	12 00	
577	House carpenter	16	good	good	16	7	own	7			6	yes	yes	18 00	
578	House carpenter	19	good	good	7	1	own		\$7 00		1	yes	yes	8 00	
579	House carpenter	16	good	good	8		own	7		6 00	4	yes	yes		
580	House carpenter	19	good	good			own		6 00			yes	yes		
581	House carpenter	15	good	good	4	4	own					yes	yes		
582	House carpenter	15	good	good	8	2	own		5 00			yes	yes	10 00	
583	House carpenter	16	good	good	9	2	own	2	4 50		2	yes	yes	6 00	
584	House carpenter				6	1						yes	yes		
585	House carpenter	14	good	good								yes	yes		
586	House carpenter	18	good	good	18	4	rent		17 00	6 00	5	yes	yes	16 00	
587	House carpenter	16	good	good	30 m	30 m		4				yes	yes	12 00	
588	House carpenter	16	good	good	30 m	3						yes	yes		
589	House carpenter	16	good	good	11	2						yes	yes		
590	House carpenter	16	good	good	2	2				6 00		no	no		
591	House carpenter	17	good	good	2	2				5 00		no	no		
592	House carpenter	17	good	good	13 m		own	5			5	yes	no	10 00	
593	House carpenter	14			25		own			5 50		no	no		
594	House carpenter	16					rent	6	35 00		1	yes	no	7 50	
595	House carpenter	16	good	good	8	14 m	rent	4			5	no	no		
596	House carpenter	16	good	good	6		rent					yes	no	7 50	
597	House carpenter	13	good	good	12	9 m	own	3		20 00	2	no	no		
598	House carpenter				3	6 m				5 00		yes	no	7 50	
599	House carpenter	20	good	good	2	2						yes	yes		
600	House carpenter	14			4	3 w		1	10 00	\$5 00		no	yes	5 20	
601	House carpenter	14	good	good	25					25 00		yes	yes	7 00	
602	House carpenter	16	good	good	11			1	6 00	5 00	1	yes	yes	Dr. & Med.	
603	House carpenter	13	good	good	29			1	5 00	4 50	1	no	yes		
604	House carpenter	20	good	fair	39							yes	yes		
605	Joiner	15					2 m					yes	yes		
606	Joiner	17										yes	yes		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S. ....	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....		Sick .....	No Work.....	Other Cause.
<i>Stonecutters, Etc.—Continued.</i>																
543	Marble polisher .....	35	M	M	Italy .....	8	5	\$2 00, day			7:30	5:30	60	12		
544	Marble polisher .....	27	M	M	Ireland .....	8	8	2 00, day			7:30	5:30	60			52
545	Marble polisher .....	61	M	M	Ireland .....	44	26	15 00, week			7:30	5:30	30		26	
546	Marble polisher .....	62	M	M	New York .....			10 00, week			7	5:30	30			
547	Marble polisher .....	50	M	M	Ireland .....	32	24	15 00, week			7:30	5:30	30	5		
548	Marble polisher .....	60	M	M	Ireland .....	42	21	15 00, week			7:30	5:30	30	2		
549	Engineer .....	39	M	M	Azores Island .....	27	27	3 33, day			11 h		30			
550	Laborer .....	64	M	M	Ireland .....	29	27	15 00, week			7	5:30	60			
551	Teamster .....	31	M	M	Kentucky .....			13 00, week			7:30	5:30	30		5	
<i>Carpenters.</i>																
552	House carpenter .....	36	M	M	Germany .....	18	7	3 50, day	\$896	\$2 43	8	5	60		50	
553	House carpenter .....	59	M	M	Ireland .....	30	17	3 50, day	805	2 20	8	5	60	44	76	
554	House carpenter .....	31	M	M	Scotland .....			3 50, day	402	1 10	8	5	60		180	11
555	House carpenter .....	42	M	M	New York .....			3 50, day	819	2 24	8	5	60	27	39	6
556	House carpenter .....	35	M	M	Mississippi .....			4 00, day	1,136	3 11	8	5	60	22		
557	House carpenter .....	32	M	M	Illinois .....			3 20, day	896	2 45	8	5	60	26		
558	House carpenter .....	28	M	M	Nova Scotia .....			3 20, day	813	2 22	8	5	60		52	
559	House carpenter .....	40	M	M	New Hampshire .....			3 20, day	844	2 31	8	5	60	6	36	
560	House carpenter .....	39	M	M	California .....			3 25, day	929	2 54	8	5	60	5	15	
561	House carpenter .....	43	M	M	Maine .....			3 50, day	707	1 93	8	5	60		104	
562	House carpenter .....	29	M	M	New York .....			3 50, day	1,071	2 93	8	5	60			
563	House carpenter .....	40	M	M	Iowa .....			3 20, day	844	2 31	8	5	60		42	
564	House carpenter .....	43	M	M	Ireland .....	42		3 50, day	1,071	2 93	8	5	60			
565	House carpenter .....	55	M	M	Canada .....	54		3 50, day	1,071	2 93	8	5	60			
566	House carpenter .....	34	M	M	Illinois .....			3 50, day	1,071	2 93	8	5	60			
567	House carpenter .....	45	M	M	Ireland .....	23	17	4 00, day	976	2 12	8	5	60	42	20	
568	House carpenter .....	32	M	M				3 50, day	798	2 18	8	5	60			
569	House carpenter .....	37	M	M	Canada .....	16		3 50, day	826	2 26	8	5	60		78	
570	House carpenter .....	37	M	M	New York .....			4 00, day	960	2 63	8	5	60		70	
571	House carpenter .....	26	M	M	Massachusetts .....			3 50, day	707	1 93	8	5	60		26	40
572	House carpenter .....	25	M	M	Sweden .....	17	6	3 50, day	651	1 78	8	5	60		104	
573	House carpenter .....	29	M	M	England .....	8	5	3 50, day	890	2 43	8	5	60		13	34

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
		Then	Now	Present Em- ployment.	Present Em- ployer	Rent	Board			Board and Lodging	Beneficial Associat'ns	Labor Or- ganizat'ns				
Carpenters—Continued.																
607	Joiner	good	good	2	6 m	own	5				\$6 00	5	yes	no		
608	Joiner				6 m	rent							yes	no	\$10 00	
609	Joiner												3	yes		
610	Joiner	good				own	5	own					4	yes	no	
611	Joiner	good	good			own	6	own					5	yes	yes	
612	Joiner	good	good			own	8	own					5	yes	yes	
613	Joiner	good	good	10	8 m	own	8	own					5	yes	yes	
614	Mill carpenter	good	good		4 y						5 00					
615	Mill carpenter	good	good		2 y											
616	Mill carpenter	good	good	8 y	3 y	own	6	own					3	yes		
617	Mill carpenter	good	good		10 y	rent	5	rent					2	yes		
618	Mill carpenter	good	good		18 m						7 00		yes	yes	10 00	
619	Mill carpenter	good	good	20 y	20 y	own		own					3			
620	Mill carpenter	good	good	32 y	32 y	own	5	own					6	yes	10 00	
621	Mill carpenter	good	good		25 y	own	8	own								
622	Mill carpenter	good	good		9 y	own	5	own					3	yes		
623	Mill carpenter				3 y								2	yes		
624	Mill carpenter	good	good		3 y					\$5 00			yes	yes		
625	Mill carpenter	good	good		10 y						6 00		yes	yes	7 00	
626	Mill carpenter	good	good		4 y						6 00		2	yes	7 00	
627	Mill carpenter	good	good		1 y	rent	4	rent		\$13 00			5	yes	8 00	
628	Mill carpenter	good	good		9 y	own	8	own					3	yes	7 00	
629	Mill carpenter	good	good		3 y	own		own					5	yes		
630	Mill carpenter	good	good		6 m	rent	3	rent					3	yes		
631	Mill carpenter	good	good		3 y					25 00			4	yes	10 00	
632	Mill carpenter	good	good	14 y	3 y						9 00		2	yes	9 00	
633	Mill carpenter	good	good		9 m	rent	4	rent					2	yes		
634	Mill carpenter	good	good										2	yes		
635	Foreman carpenter	good	good		10 y	rent	6	rent		45 00			2	yes		
636	Mill carpenter	good	good	3 y	1 y						5 00					
637	Mill carpenter	good	good	3 m												
638	Mill carpenter	good	good	20 y	20 y	own	7	own					5	yes	8 50	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Carpenters—Continued.																	
574	House carpenter	27	M	M	Scotland	7	4	\$4 00, day	\$912	\$2 39	8	5	60	60		78	
575	House carpenter	39	M	M	California			\$3 50, day	871	2 28	8	5	60	60	20	37	
576	House carpenter	45	M	M	Illinois			\$3 50, day	840	2 30	8	5	60	60	44	44	22
577	House carpenter	33	M	M	Ireland	11	6	\$4 00, day	916	2 50	8	5	60	60		63	14
578	House carpenter	27	M	M	Scotland	6	3	\$3 75, day	1,046	2 89	8	5	60	60	54		32
579	House carpenter	29	M	S	Pennsylvania			\$3 50, day	707	1 93	8	5	60	60	14	90	
580	House carpenter	58	M	M	United States			\$4 00, day	612	1 67	8	5	60	60		153	
581	House carpenter	32	M	M				\$3 50, day	745	2 64	8	5	60	60	25	68	
582	House carpenter	24	M	M	Ireland	4	4	\$3 50, day	815	2 23	8	5	60	60		52	21
583	House carpenter	29	M	M	Germany	7	3	\$3 50, day	882	2 41	8	5	60	60		54	
584	House carpenter	19	M	M	California			\$2 50, day	765	2 09	8	5	60	60			
585	House carpenter	23	M	M	California			\$3 00, day	729	2 00	8	5	60	60		45	18
586	House carpenter	18	M	M	United States			\$2 25, day	688	1 89	8	5	60	60			
587	House carpenter	43	M	M				\$3 50, day	745	2 04	8	5	60	60	56	37	
588	House carpenter	19	M	M	United States			\$2 75, day	564	1 54	8	5	60	60		44	11
589	House carpenter	29	M	M	California			\$4 00, day	768	2 10	8	5	60	60		100	14
590	House carpenter	29	M	M	United States			\$2 50, day			7	5	30	30			
591	House carpenter	20	M	S	California			\$1 75, day	509	1 39	7:30	5	30	30	15		
592	House carpenter	23	M	M	California			\$3 00, day			7	5:30	30	30			
593	House carpenter	40	M	M	Nova Scotia	16	16	\$3 50, day	798	2 18	7:30	5	30	30	78		
594	House carpenter	22	M	M	California			\$3 00, day	840	2 30	7:30	5	30	30	26		
595	House carpenter	27	M	M	Australia	4		\$3 50, day	1,081	2 86	7:30	5	30	30			
596	House carpenter	41	M	M	Germany	10		\$2 50, day	665	1 88	7:30	5	30	30	104		
597	House carpenter	28	M	M	Sweden	10		\$3 50, day	878	2 40	7:30	5	30	30	52		
598	House carpenter	20	M	S	California	10		10 00, week			7:30	5	30	30	26		
599	House carpenter	19	M	S	Germany	7		\$1 50, day	459	1 25	7:30	5	30	30			
600	House carpenter	24	M	M	California			\$3 50, day	945	2 58	7:30	5	30	30		86	
601	House carpenter	39	M	M	Canada	7	5	\$3 25, day	403	1 10	7:30	5	30	30		182	
602	House carpenter	27	M	M	Scotland	6	5	\$3 50, day	889	2 43	8	5	60	60		52	
603	House carpenter	42	M	M	California			\$3 50, day	430	1 17	8	5	60	60	30	153	
604	House carpenter	57	M	M	New York			\$3 25, day	870	1 01	8	5	60	60	36	153	
605	Joiner	25	M	M	United States			\$3 50, day			7	5:30	30	30	9	30	
606	Joiner	19	M	M	Bohemia			\$1 50, day			7	5:30	30	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns	
640	Carpenters—Continued.	17	good	good	8	5 m	rent	6	\$18 00		\$5 00	3	yes	yes	\$7 50
641	Mill carpenter	15	good	good		1							yes	yes	
642	Plasterer	14	good	good	18	7 w	own	4	12 00			2	no	yes	
643	Plasterer	14	good	good	16	2 w	rent	5	14 00			4	no	yes	
644	Plasterer	16	good	good	5	3	rent	5				3	no	yes	
645	Plasterer	15	good	good	4	4							yes	yes	10 00
646	Plasterer	14	good	good	19	10	own	1				1	yes	yes	10 00
647	Plasterer	12	good	good	20	5		1	10 00	\$6 00			no	yes	
648	Plasterer	22	good	good	18	14 m		3	12 00			3	yes	yes	8 00
649	Plasterer	15	good	good	4	4	rent				6 00	3	yes	yes	8 00
650	Plasterer	17	good	good	6	1					5 00		yes	yes	7 50
651	Plasterer	17	good	good	22	3					6 00		yes	yes	7 00
652	Plasterer, apprentice	22	good	good	2	2					5 00		no	no	
653	Plasterer	18	good	good	20	2	rent	4	15 00			2	yes	yes	
654	Plasterer	14	good	good		3					8 00		yes	yes	
655	Plasterer	18	good	good		1					6 00		no	yes	
656	Plasterer	18	good	good		1	own	6				4	yes	yes	10 00
657	Plasterer	18	good	good	7	3	rent	4	18 00			3	yes	yes	
658	Plasterer	15	good	good	18	4					6 00		yes	yes	
659	Plasterer, apprentice	13	good	good	4	3						3	yes	yes	
660	Plasterer	15	good	good	18		rent	5	19 00				yes	yes	
661	Plasterer	18	good	good	6	3					7 00		yes	yes	10 00
662	Plasterer	12	good	good	30	2	own	4				3	yes	yes	
663	Plasterer	17	good	good	12	2					7 00		yes	yes	15 00
664	Plasterer	19	good	good	16	2	own	6				3	yes	yes	9 00
665	Plasterer	13	good	good	9	1					6 00		yes	yes	
666	Plasterer	18	good	good	5	1					5 00		yes	yes	10 00
667	Plasterer	16	good	good	11	1					6 00		yes	yes	14 00
668	Plasterer	17	good	good	9	2	own	5	16 00			5	yes	yes	
669	Plasterer	17	good	good	18	3	own	5				4	yes	yes	
670	Plasterer	17	good	good								3	yes	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S. ....	California ..		Year .....	Daily Aver- age .....	From A. M. ...	To P. M. ....		Sick .....	No Work....	Other Cause.
Carpenters—Continued.															
607	Joiner.....	41 M	M	United States.....			\$3 50, day			7	5	30	12		
608	Joiner.....	39 M	M	United States.....			3 50, day			7	5:30	30			
609	Joiner.....	32 M	M	Denmark.....			3 50, day			7	5:30	30			
610	Joiner.....	32 M	M	United States.....	10		3 50, day			7	5	30		14	
611	Joiner.....	28 M	M	Ireland.....	10		3 50, day			7	5	30		12	
612	Joiner.....	27 M	M	England.....	11		3 50, day	\$1,029	\$2 81	7	5	30	11	18	
613	Joiner.....	39 M	M	Ireland.....	20	10	3 50, day	762	2 08	7:30	5	30		52	
614	Mill carpenter.....	38 M	M	Ireland.....			3 00, day			7:30	5	30			
615	Mill carpenter.....	38 M	M	Sweden.....			3 00, day	918	2 51	7:30	5	30			
616	Mill carpenter.....	25 M	M	United States.....	8		2 50, day	765	2 09	7:30	5	30			
617	Mill carpenter.....	29 M	M	Ireland.....			2 75, day	841	2 30	7:30	5	30			
618	Mill carpenter.....	30 M	M	United States.....			3 00, day	918	2 51	7:30	5	30			
619	Mill carpenter.....	29 M	M	United States.....			3 00, day	918	2 51	7:30	5	30			
620	Mill carpenter.....	35 M	M	United States.....			3 00, day	918	2 51	7:30	5	30			
621	Mill carpenter.....	52 M	M	United States.....			4 00, day	1,224	3 35	7:30	5	30			
622	Mill carpenter.....	47 M	M	Ireland.....			4 00, day	1,224	3 35	7:30	5	30			
623	Mill carpenter.....	29 M	M	United States.....			3 00, day	918	2 51	7:30	5	30			
624	Mill carpenter.....	25 M	M	United States.....			2 75, day	841	2 30	7:30	5	30			
625	Mill carpenter.....	32 M	M	United States.....			2 75, day	841	2 30	7:30	5	30			
626	Mill carpenter.....	29 M	M	United States.....			2 75, day	841	2 30	7:30	5	30			
627	Mill carpenter.....	37 M	M	England.....			3 00, day	918	2 51	7:30	5	30			
628	Mill carpenter.....	29 M	M	Canada.....			3 25, day	994	2 77	7:30	5	30			
629	Mill carpenter.....	51 M	M	Ireland.....			3 00, day	840	2 30	7:30	5	30		26	
630	Mill carpenter.....	28 M	M	United States.....			3 00, day	837	2 29	7:30	5	30		27	
631	Mill carpenter.....	35 M	M	Germany.....			3 50, day	1,053	2 88	7:30	5	30		5	
632	Mill carpenter.....	40 M	M	United States.....			2 50, day	765	2 09	7:30	5	30			
633	Mill carpenter.....	58 M	M	Maine.....			2 25, day	497	1 36	7:30	5	30		153	
634	Mill carpenter.....	30 M	M	United States.....			3 00, day	918	2 51	7:30	5	30			
635	Mill carpenter.....	28 M	M	United States.....			3 50, day	1,015	2 78	7:30	5	30		16	
636	Foreman carpenter.....	34 M	M	Germany.....			4 50, day	1,377	3 77	7:30	5	30			
637	Mill carpenter.....	20 M	M	California.....			2 25, day	571	1 56	7:30	5	30		52	
638	Mill carpenter.....	20 M	M	California.....			7 5, day	229	62	7:30	5	30			
639	Mill carpenter.....	4 M	M	Ireland.....			3 00, day	918	2 51	7:30	5:30	30			

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work.	Health.	Years Engaged	Own or Rent Home	Number of Rooms.	Amount Paid for	Others Supported.	Member of	Weekly Benefits.
			Then..... Now .....	Present Em- ployment. Present Em- ployer.....			Rent.....  Board.....  Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.
	<i>Painters.</i>									
671	Sign painter.....	15	good	6	rent	1	\$7 00		no	no
672	Sign painter.....	15	good	5	rent	1	35 00	3	yes	yes
673	Sign painter.....	13	good	2 m	rent	4	12 00	1	no	yes
674	Sign painter.....	10	good	23	rent	4	14 00	2	no	yes
675	Sign painter.....	15	good	2	rent	4	16 00	2	no	yes
676	House painter.....	10	good	20	rent	1	6 00		yes	yes
677	House painter.....	9	good	27	rent	14	35 00	3	yes	yes
678	House painter.....	18	good	11	rent	1	12 00		no	yes
679	House painter.....	12	good	11	rent	4	14 00	1	no	yes
680	House painter.....	13	good	13	rent	4	16 00	2	no	yes
681	House painter.....	14	good	9	rent	1	5 00		no	yes
682	House painter.....	15	good	10	rent	1	6 00		no	yes
683	House painter.....	9	good	8	rent	1	5 00	2	yes	yes
684	House painter.....	15	good	27	rent	5	12 00		yes	yes
685	House painter.....	15	good	11	rent	4	15 00	6	no	yes
686	House painter.....	15	good	15	rent	4	10 00	2	no	yes
687	Sign painter.....	16	good	6					no	no
688	Sign painter.....	17	good	7					no	no
689	Grainer.....	14	good	8					no	no
690	Sign painter.....	18	good	8					yes	no
691	Foreman.....	17	good	15	rent		15 w	4	no	no
	<i>Builders and Mill Workers.</i>									
692	Bench carpenter.....	16	good	23	rent	6	15 00	1	yes	no
693	Superintendent.....	16	good	9	own	7		3	yes	no
694	Carpenter.....	6	good	8	own				no	no
695	Carpenter.....	17	good	4	own			1	yes	no
696	Carpenter.....	16	fair	37	rent	6	20 00	3	no	no
697	Carpenter.....	22	good	2	rent	1	4 00		no	no
698	Scroll sawyer.....	22	good	1	rent	1	4 00		no	no
699	Wood carver.....	13	fair	3	own	4	4 00	7	yes	no
700	Bench carpenter.....	16	fair	22	own	4	20 00		yes	no
701	Handy man.....	15	good	7					no	no

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Builders & Mill Workers—Cont.																	
702	Turner, wood.	28	M	M	Scotland	3	3	\$3 50, day			7:15	4:55	40	4		21	
703	Sticker hand.	28	M	M	Sweden	9	9	4 50, day			7:15	5	45	14		24	
704	Carpenter.	31	M	M	Germany	7	7	3 25, day	\$940	\$2 63	7	5	40				
705	Bench carpenter.	27	M	M	United States.	27	2	3 50, day	1,001	2 74	7:15	5	40	10	10		
706	Bench carpenter.	50	M	M	United States.		18m	3 00, day			7:15	5	35	1	1		
707	Bench carpenter.	22	M	M	Missouri			2 00, day	550	1 52	7:15	4:55	40	25	6		
708	Bench carpenter.	37	M	M	Missouri			3 50, day			7	4:45	45				
709	Wood turner.	56	M	M	Sweden		32	3 00, day			6:15	5	45		104		
710	Door and sashmaker.		M	M	Sweden			2 75, day			7:20	4:55	35	5			
711	Band sawyer.	29	M	M	California			18 00, week	888	2 43	7:15	5	45				
712	House carpenter.	52	M	M	Iowa		4	3 20, day			8	5	60		50		
713	Machine hand.	45	M	M	United States.		3	2 75, day			7	5	60		24		
714	Carpenter.	59	M	M	Germany	56	16	3 10, day			8	5	60	2			
715	Bench carpenter.	25	M	M	California.			20 00, week			8	5	60				
716	Carpenter.		M	M				3 50, day			7	5	45	20	30		
717	Bench hand.	62	M	M	New Hampshire.		17	3 25, day			7:15	4:40		20	20		
718	Machine hand.	15	M	M	United States.			7 50, week			7:05	5:30	25		36		
719	Wood carver.	42	M	M	Germany			3 50, day			7:30	5		30	21		
720	Wood carver.	44	M	M	California.	27		1 50, day			9 h		30		104		
721	Wood carver.	20	M	M	England			2 00, day	600	1 64	7	5:30	30	6			
722	Wood carver.	60	M	M	France.	20		3 00, day					30		30		
723	Wood carver.	28	M	M	Germany			3 50, day			7:30	5	30	30	52		
724	Wood carver.	49	M	M	New York.	4		3 50, day			7:30	5	30	36	78		
	Wood carver.	42	M	M	England.	9		2 75, day	746	2 62	7:30	5	30		104		
	Wood carver.	27	M	M	Pennsylvania.			2 50, day			9 h		30		42		
	Wood finisher.	21	M	M	California.			2 50, day			8	5			78		
	Wood molder.	38	M	M	Canada.	20		3 50, day	708	2 18	7	5:30	30		78		
	Wood molder.	25	M	M	California.			2 00, day	619	1 07	7	5:30	30				
	Wood molder.	36	M	M	Vermont.			4 00, day	1,224	3 35	7	5:30	30				
	Wood molder.	25	M	M	California.			4 00, day	1,224	3 35	7	5:30	30				
	Wood molder.	32	M	M	Germany.	6		3 50, day			9 h		30				
	Wood molder.	47	M	M	Germany.			3 50, day					30				

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
		Then	Now	Present Employment.	Present Employer			Rent	Board	Board and Lodging		Beneficial Association	Labor Organization	
<i>Builders &amp; Mill Workers—Cont.</i>														
702	Turner wood	12	good	12	2	rent	5	\$18 00			2	yes	yes	\$6 00 Dr. & Med.
703	Sticker hand	16	good	8	3	own	5					no	yes	10 00
704	Carpenter	23	good	8	4	own	6				3	yes	yes	7 50
705	Bench carpenter	11	good	11	18 m	own	3					yes	yes	
706	Bench carpenter	15	good	1	1	rent	7	20 00	\$5 00			no	no	
707	Bench carpenter	16	good	9 m		rent	4	11 50				no	no	
708	Bench carpenter	15	good	40	2 m	rent	1	4 00			3	no	no	
709	Wood turner	13	good	4	3 m				4 50			yes	yes	5 00
710	Door and sashmaker	12	good	12	5		4	15 00				yes	yes	8 00
711	Hand sawyer	16	good	32		rent	5	20 00			4	yes	yes	10 00
712	House carpenter	12	good	25	12	rent	5				1	yes	yes	8 00
713	Machine hand	20	good	30	8		5					yes	yes	8 00
714	Carpenter	20	good	6	6	own	4				3	no	yes	10 00
715	Bench carpenter	16	good	26	3 m	rent	4					yes	no	
716	Carpenter	20	good	6 m	12	own	6					yes	no	
717	Bench hand	14	good	18 m	18 m							no	no	
718	Machine hand	14	good	20	2	rent	3	12 50			2	no	no	
719	Wood carver	16	good	12	12	rent	3	13 00	\$6 00		1	yes	no	10 00
720	Wood carver	15	good		5							yes	no	
721	Wood carver	14	good			rent	4				1	no	no	
722	Wood carver	14	good		1 w				8 00			no	yes	
723	Wood carver	10	good	4 m	4 m				7 00			no	yes	
724	Wood carver	17	good	3 d	3 d							yes	no	7 00
725	Wood carver	13	good	7 m	7 m						1	yes	no	10 00
726	Wood carver	17	good	8	8	rent	4	17 50				no	no	
727	Wood finisher	14	good	2 m	2 m				5 00			yes	no	10 00
728	Wood turner	13	good	3 w	3 w							no	no	
729	Wood molder	16	good	18	3		5					yes	no	
730	Wood molder	16	good		4		8	60 00			3	yes	no	17 50
731	Wood molder	12	good		11	rent	3	10 00	5 00		2	no	no	
732	Wood turner	13	good		5	rent	4	10 00				no	yes	
733	Wood turner	16	good		5 w	rent						no	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
<i>Builders &amp; Mill Workers—Cont.</i>																
735	Wood turner.	33	M	X	Germany.	9		\$3.00, day	\$918	\$2.51	7:30	5	30	6	26	
736	Wood turner.	34	M	X	Pennsylvania.			2.50, day	685	1.87	7:30	5	30	8		
737	Planer.	37	M	X	Sweden.	11		2.50, day	745	2.04	7	5:30	30		30	
738	Planer.	51	M	X	New York.			2.50, day	690	1.89	7	5:30	30		36	
739	Sawyer.	29	M	X	Sweden.	5		1.75, day	472	1.29	7	5:30	30		52	
740	Sawyer.	23	M	X	California.			2.00, day	508	1.39	7	5:30	30		36	
741	Sawyer.	30	M	X	Ireland.	11		2.50, day	675	1.84	7	5:30	30			
742	Sawyer.	40	M	X	Germany.	22		3.00, day	918	2.51	7	5:30	30			
743	Assistant sawyer.	26	M	X	California.			2.00, day	612	1.67	7	5:30	30			
744	Box sawyer.	28	M	X	California.			3.00, day	876	2.40	7	5:30	30	14		
745	Box sawyer.	29	M	X	California.			2.50, day	765	2.09	7	5:30	30			
746	Box sawyer.	41	M	X	Ireland.			3.00, day	918	2.51	7:15	4:45	30			
747	Box sawyer.	20	M	X	West Virginia.			9.00, week	459	1.25	7:30	5	30			26
748	Box sawyer.	35	M	X	United States.			2.00, day	560	1.53	7:30	5	30			
749	Box sawyer.	19	M	X	England.	5		1.50, day	459	1.25	7	5:30	30		12	
750	Box sawyer.	43	M	X	Sweden.	21	18	20.00, week	980	2.68	7	5:30	30			
751	Cigar box sawyer.	18	M	X	California.			9.00, week	456	1.24	7	5:30	30	2		
752	Cigar box sawyer.	25	M	X	Ireland.	18	18	15.00, week	765	2.09	7	5:30	30			
753	Band sawyer.	29	M	X	New York.			12.00, week	612	1.67	7:30	5	30			
754	Band sawyer.	26	M	X	Norway.	5	3	12.00, week	612	1.67	7:30	5	30			
755	Mill hand.	22	M	X	California.			9.00, week			7	5:30	30			
756	Mill hand.	23	M	X	California.			9.00, week	459	1.25	7	5:30	30			
757	Mill hand.	21	M	X	Germany.			9.00, week	459	1.25	7	5:30	30			
758	Mill hand.	25	M	X	Wisconsin.	8		2.25, day			7	5:30	30			
759	Mill hand.	31	M	X	New York.			15.00, week	747	2.04	7	5:30	30	7		
	Mill hand.	18	M	X	Illinois.			2.00, day			9 h		30		14	
	Mill hand.	39	M	X	Germany.	6		16.00, week			9 h		30			
	Mill hand.	57	M	X	Ohio.			2.75, day			7:30	5	30			
	Mill hand.	34	M	X	England.			2.00, day	576	1.67	7:30	5	30	14		
	Mill hand.	27	M	X	California.	10	4	1.00, day			7:30	5	30		6	
	Mill hand.	30	M	X	California.			15.00, week			7:30	5	30			
	Mill hand.	30	M	X	United States.			12.00, week	705	2.09	7	5:30	30			
	Mill hand.	30	M	X	United States.			12.00, week	705	2.09	7	5:30	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued.)

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Builders & Mill Workers—Cont.															
735	Wood turner.....	16	good	good	18	9	own	4			\$6 00		yes	yes	\$7 50
736	Wood turner.....	14	good	good	18	9	own				5 00		yes	yes	7 50
737	Planer.....		good	good	12	10					30 m		no	no	
738	Planer.....		good	good	12	12					4 50		no	no	
739	Sawyer.....	13	good	good	18 m	18 m							no	no	
740	Sawyer.....	16	good	good		7 m							no	no	
741	Sawyer.....	13	good	good	4	4							yes	no	10 00
742	Sawyer.....	18	good	good	6	6							no	no	
743	Assistant sawyer.....				7	7				\$5 00			no	no	
744	Box sawyer.....				10	10							no	no	
745	Box sawyer.....	13			10	8							no	no	
746	Box sawyer.....				3	3	rent	5	\$18 00			4	yes	no	10 00
747	Box sawyer.....	15			18 m	18 m				5 00			no	no	
748	Box sawyer.....				3	3							no	no	
749	Box sawyer.....	17			1	1							no	no	
750	Box sawyer.....	16	good	good	18	18		1	6 00	3 50			yes	no	
751	Cigar box sawyer.....	13	good	good	8	4									
752	Cigar box sawyer.....	15	good	good	10	3	rent	2	10 00			2	no	no	
753	Hand sawyer.....	15	good	good	4	4					9 00		no	no	
754	Hand sawyer.....	19	good	good	3	3					5 00		no	no	
755	Hand sawyer.....	16									4 00		no	no	
756	Mill hand.....	15				14 m					4 50		no	no	
757	Mill hand.....	14	good	good		2					4 00		no	no	
758	Mill hand.....	16	good	good		5	rent	4	18 00			3	no	no	
759	Mill hand.....	15	good	good	2	2	rent	3	14 00		5 00	2	yes	no	7 50
760	Mill hand.....	16	good	good									no	no	
761	Mill hand.....	15	good	good	4	4	rent	4	15 00			4	no	yes	
762	Mill hand.....		good	good			rent	3	12 00			2	yes	yes	8 00
763	Mill hand.....	17	good	good		18 m	own	5					yes	no	
764	Bench hand.....	14	good	good	2	2 m					3 00		no	no	
765	Machine hand.....	12	good	good		4 m						2	no	no	
766	Machine hand.....	16	good	good		10	rent		25 00				yes	yes	10 00
767	Machine hand.....	12	good	fair		3					4 00		yes	no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.	Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.			From A. M.	To P. M.	Sick.
Builders & Mill Workers—Cont.															
702	Turner, wood.	28	M	M	Scotland	3	3	\$3 50, day			7:15	4:55	4		21
703	Sticker hand.	28	M	M	Sweden	9	9	4 50, day			7:15	5	14		24
704	Carpenter	31	M	M	Germany	7	7	3 25, day	\$940	\$2 63	7	5			
705	Bench carpenter	27	M	M	United States	27	2	3 50, day	1,001	2 74	7:15	5	10		
706	Bench carpenter	50	M	M	United States			3 00, day			7:15	5	1		
707	Bench carpenter	22	M	S	United States	18m		2 00, day	550	1 52	7:15	4:55	40	25	6
708	Bench carpenter	37	M	M	Missouri	32		3 50, day			7	4:45	45		
709	Wood turner	56	M	M	Sweden	32		3 00, day			6:15	5	45	104	
710	Door and sashmaker		M	S	Sweden	27		2 75, day			7:20	4:55	35	5	18
711	Band sawyer	29	M	S	California			18 00, week	888	2 43	7:15	5	45	10	10
712	House carpenter	52	M	M	Iowa	4	3	20, day			8	5	60	50	50
713	Machine hand	45	M	M	United States		3	27, day			7	5	60	24	
714	Carpenter	59	M	M	Germany	56	16	3 10, day			8	5	60	2	
715	Bench carpenter	25	M	M	California			20 00, week			8	5	60		
716	Carpenter		M	S	New Hampshire			3 50, day			7	5	45	30	
717	Bench hand	62	M	S	United States		17	3 25, day			7:15	4:40	20	20	
718	Machine hand	15	M	M				7 50, week			7:05	5:30	25	36	
719	Wood carver	42	M	M	Germany	27		3 50, day			7:30	5	21	26	
720	Wood carver	44	M	M	California			1 50, day			9 h		30	104	
721	Wood carver	20	M	S	England			2 00, day	600	1 64	7	5:30	30	6	
722	Wood carver	60	M	M	France	20		3 00, day				5	30	52	30
723	Wood carver	28	M	S	Germany			3 50, day			7:30	5	30	36	78
724	Wood carver	49	M	S	Germany	4		3 50, day			7:30	5	30	104	
725	Wood carver	42	M	S	New York			3 50, day			7:30	5	30	42	
726	Wood carver	42	M	S	England	9		2 75, day	746	2 62			30		
727	Wood finisher	27	M	M	Pennsylvania			2 50, day			9 h		30		
728	Wood turner	21	M	S	California			2 50, day			8	5		78	
729	Wood molder	38	M	M	Canada	20		3 50, day	798	2 18	7	5:30	30	78	
730	Wood molder	25	M	S	California			2 00, day	619	1 67	7	5:30	30		
731	Wood molder	38	M	M	California			4 00, day	1,224	3 35	7	5:30	30		
732	Wood turner	25	M	S	Vermont			4 00, day	1,224	3 35	8	5	60		
733	Wood turner	32	M	S	Germany	6		3 00, day			9 h			75	
734	Wood turner	47	M	M	Germany	30		1 00, day						6	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Builders & Mill Workers—Cont.															
768	Machine hand	17	good	good	18 m	4 m	own	5				4	yes	yes	
769	Machine hand	17	good	good	2	5	own	5				4	no	no	
770	Machine hand	15	good	good	4	4	rent	5	\$18 00		\$5 00	1	no	yes	
771	Machine hand	15	good	good	2	2							no	no	
772	Machine hand	16	good	good	8	8							yes	yes	\$7 00
773	Machine hand	13	good	good	3	3					6 00		no	no	
774	Machine hand	15	good	good	9	9					5 00		no	no	
775	Machine hand	18	good	good	4	4	own				3 00	3	no	yes	
776	Machine hand	15	good	good	2	2					5 00		yes	no	
777	Machine hand	16	good	good	19 m	19 m					7 00		no	yes	7 50
778	Machine hand	17	good	good	2	2					5 00		yes	no	
779	Mill machinist	17	good	good	1	1		4	16 00		7 00		yes	yes	7 50
780	Machine hand	17	good	good	15	3							yes	yes	
781	Machine hand	15	good	good	3	3							no	no	
782	Machine hand	15	good	good	2	2					4 50		no	no	
783	Machine hand	15	good	good	3	3							no	no	
784	Laborer	17	good	good	1 m	1 m							no	no	
785	Laborer	16			5	5	rent	5			4 50	4	yes	no	
786	Laborer	16	good	good	2	2	rent	3	11 00			3	no	no	
787	Laborer	16	good	good	6 m	6 m	rent	3	10 00			3	no	no	
788	Laborer	12	good	good	3	12	rent	5	18 00	\$3 00			yes	yes	6 00 Dr. & Med.
789	Turner	17	good	good	5 m	5 m							yes	no	10 00
790	Handy man.	17	good	good	4	4							yes	no	10 00
791	Carpenter	16	good	good	8	8							no	no	
792	Carpenter	16	good	good	3	3							no	no	
793	Stair-builder	13	good	good	14 m	14 m	rent	2	12 00			1	no	yes	17 00
794	Stair-builder	13	good	good	14 m	14 m	rent	2	12 00				no	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Natvity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Builders & Mill Workers—Cont.															
735	Wood turner.	33 M	X	Germany	9		\$3 00, day	\$918	\$2 51	7:30	5	30	6		
736	Wood turner.	34 M	X	Pennsylvania			2 50, day	685	1 87	7:30	5	30	8	26	
737	Planer	37 M	X	Sweden	11		2 50, day	745	2 04	7	5:30	30		30	
738	Planer	51 M	X	New York			2 50, day	680	1 89	7	5:30	30		36	
739	Sawyer	29 M	X	Sweden	5		1 75, day	472	1 29	7	5:30	30		52	
740	Sawyer	23 M	X	California			2 00, day	508	1 39	7	5:30	30		36	
741	Sawyer	30 M	X	Ireland	11		2 50, day	675	1 84	7	5:30	30			
742	Sawyer	40 M	X	Germany	22		3 00, day	918	2 51	7	5:30	30			
743	Assistant sawyer.	26 M	X	California			2 00, day	612	1 67	7	5:30	30			
744	Box sawyer	28 M	X	California			3 00, day	876	2 40	7	5:30	30	14		
745	Box sawyer	29 M	X	California			2 50, day	765	2 09	7	5:30	30			
746	Box sawyer	41 M	X	Ireland			3 00, day	918	2 51	7:15	4:45	30			
747	Box sawyer	20 M	X	West Virginia			9 00, week	459	1 25	7:30	5	30			26
748	Box sawyer	35 M	X	United States			2 00, day	590	1 53	7:30	5	30			
749	Box sawyer	19 M	X	England	5		1 50, day	459	1 25	7	5:30	30			
750	Box sawyer	43 M	X	Sweden	21	18	20 00, week	980	2 68	7	5:30	30		12	
751	Cigar box sawyer.	18 M	X	California			9 00, week	456	1 24	7	5:30	30	2		
752	Cigar box sawyer.	25 M	X	Ireland	18	18	15 00, week	765	2 09	7	5:30	30			
753	Band sawyer.	29 M	X	New York			12 00, week	612	1 67	7:30	5	30			
754	Hand sawyer.	26 M	X	Norway	5	3	12 00, week	612	1 67	7:30	5	30			
755	Mill hand.	22 M	X				9 00, week			7	5:30	30			
756	Mill hand.	23 M	X	California			9 00, week	459	1 25	7	5:30	30			
757	Mill hand.	21 M	X	California			9 00, week	459	1 25	7	5:30	30			
758	Mill hand.	25 M	X	Germany	8		2 25, day			7	5:30	30			
759	Mill hand.	31 M	X	Wisconsin			15 00, week	747	2 04	7	5:30	30	7		
760	Mill hand.	18 M	X	New York			2 00, day			9 h		30			
761	Mill hand.	39 M	X	Illinois			16 00, week			9 h		30		14	
762	Mill hand.	57 M	X	Germany	6		2 75, day			7:30	6				
763	Mill hand.	34 M	X	Ohio			2 00, day	576	1 57	7:30	5	30			
764	Bench hand.	19 M	X	England	10	4	1 00, day			7:30	5	30	18		
765	Machine hand.	27 M	X	California			2 00, day			7	5:30	30		6	
766	Machine hand.	29 M	X	California			15 00, week	765	2 09	7	5:30	30			
767	Machine hand.	26 M	X	United States			3 00, day	903	2 47	7	5:30	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Employment	Present Employer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns.	Labor Organizat'ns.	
<i>Builders &amp; Mill Workers—Cont.</i>															
801	Stair-builder	17	good	good	6	6	own	7		\$6 00			yes	yes	\$10 00
802	Stair-builder	13	good	good		5	rent	6				4	yes	yes	15 00
803	Stair-builder, foreman	21	good	good		6			\$21 50			2	yes	yes	
804	Stair-builder	17	good	good		3				5 00			no	yes	
<i>Sash and Door Workers.</i>															
805	Carpenter	16	good	good		3	rent	4	14 00			2			
806	Laborer	14	good	good			own					2			
807	Laborer	16	good	good		2	rent					2			
808	Laborer					1							yes		7 00
809	Laborer					2									
810	Laborer	13	good	good		2				4 00					
811	Foreman	19	good	good		2	own	8				5	yes		
812	Shipping clerk	17	good	good		3									
813	Glazier	18	good	good		2½				5 00					
814	Cutter	17	good	good		4	rent	3	20 00				yes		7 50
815	Sticker	17	good	good		3				7 00			yes		17 00
816	Apprentice	15	good	good		2									
817	Apprentice	15	good	good		2				4 00					
818	Apprentice					1½				3 00					
819	Apprentice														
820	Apprentice	16													
821	Door-clamper					2				4 00 w					
822	Sashmaker	20	good	good		3				4 75 w					
823	Sashmaker	14	good	good		2									
824	Sashmaker	15	good	good						4 50					
825	Sashmaker	16	good	good		2				4 50					
<i>Ship Carpenters, Riggers, Etc.</i>															
826	Ship carpenter	10	good	good	14	35								yes	
827	Ship carpenter	13	good	good	14		rent	4	12 00					yes	
828	Ship carpenter	13	good	good			own						yes	yes	
829	Ship carpenter	14	good	good	8	24	rent	3	12 00			3		yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Ship Carpenters, Etc.—Cont.																	
830	Ship carpenter	41	M	S	Ontario	25	20	\$5 00, day					60				
831	Ship carpenter	60	M	S	Maryland	33	3	5 00, day					5				
832	Ship carpenter	52	M	S	New Brunswick	46	22	5 00, day					5			208	
833	Ship carpenter	60	M	M	England	46	22	5 00, day					5			306	
834	Rigger	62	M	M	Ireland	50	43	4 00, day	\$704	\$1 93			60		130		
835	Rigger	50	M	M	Germany	36	20	4 00, day	612	1 67			60			153	
836	Rigger	56	M	M	Massachusetts			45, hour					5			153	
837	Rigger	50	M	S	Ireland	35	28	4 00, day	496	1 35			60			182	
838	Rigger	32	M	S	Ireland			4 00, day	496	1 35			60			182	
839	Rigger	40	M	S	Norway	21	21	45, hour					5			153	
840	Rigger	52	M	M	Ireland	41	41	45, hour					60		1	6	
841	Rigger	39	M	S	France	26	24	45, hour					5		6	7	
842	Rigger	54	M	S	England	34	32	45, hour					5			153	
843	Rigger	57	M	S	Massachusetts			5 00, day					5			153	
844	Calker	56	M	S	Massachusetts			5 00, day	765	2 09			60			153	
845	Calker	63	M	S	England	60	42	5 00, day	765	2 09			60			153	
846	Calker	54	M	M	Ireland	50	25	5 00, day	765	2 09			60			153	
847	Calker	36	M	M	New York			5 00, day	765	2 09			60			153	
848	Calker (oakum spinner)	35	M	S	Iowa			4 00, day	612	1 67			5				
849	Calker	54	M	S	Louisiana			5 00, day	620	1 70			5			182	
850	Calker	62	M	S	Ireland			5 00, day	765	2 09			60			153	
851	Calker	22	M	S	California	41	22	5 00, day	765	2 09			60		18	153	
852	Laborer	74	M	S	New Jersey			3 00, day					5				
853	Calker	57	M	S	Ireland	31	24	5 00, day	765	2 09			60			153	
854	Calker	57	M	M	Massachusetts			5 00, day	765	2 09			60			153	
855	Calker	52	M	M	Massachusetts			5 00, day	765	2 09			60			153	
856	Calker	34	M	M	Massachusetts			5 00, day	765	2 09			60			153	
857	Ilker	59	M	S	New York			5 00, day	765	2 09			60			153	
858	Ilker	59	M	S	New York			5 00, day	765	2 09			60			153	
859	Ilker	56	M	S	Massachusetts			5 00, day	635	1 71			60		20	153	
860	Ilker	43	M	S	Massachusetts			5 00, day	765	2 09			60			153	
861	Ilker	54	M	S	Massachusetts			5 00, day	765	2 09			60			153	
862	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
863	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
864	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
865	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
866	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
867	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
868	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
869	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
870	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
871	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
872	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
873	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
874	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
875	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
876	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
877	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
878	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
879	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
880	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
881	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
882	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
883	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
884	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
885	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
886	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
887	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
888	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
889	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
890	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
891	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
892	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
893	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
894	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
895	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
896	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
897	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
898	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
899	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
900	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
901	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
902	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
903	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
904	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
905	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
906	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
907	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
908	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
909	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
910	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
911	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
912	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
913	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
914	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
915	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
916	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
917	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
918	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
919	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
920	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
921	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
922	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
923	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
924	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
925	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
926	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
927	Ilker	64	M	S	Massachusetts			5 00, day	765	2 09			60			153	
928	Ilker	64	M	S	Massachusetts												

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefita.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Ship Carpenters, Etc.—Cont.														
830	Ship carpenter	good	good	8	27	rent	3	\$14 00			1	yes	yes	
831	Ship carpenter	good	fair	40		rent	5	20 00					yes	
832	Ship carpenter	good	fair	38	45	rent	4	10 00			5		yes	
833	Ship carpenter	good	fair	8	18	rent	7	20 00			3	no	yes	
834	Rigger	good	good	19		own					7	yes	yes	
835	Rigger	good	good	20		rent	7	25 00					yes	
836	Rigger	good	good	25		rent		\$5 00					yes	
837	Rigger	good	good	20		rent	3	12 00			2	no	yes	
838	Rigger	good	good	13		rent		8 00			2	no	yes	
839	Rigger	good	good	15		rent		2 00			2	no	yes	
840	Rigger	good	good	30		rent					1	no	yes	
841	Rigger	good	good	4		own					5	yes	yes	\$7 00
842	Rigger	good	good	32		own		5 00				no	yes	
843	Rigger	good	fair			rent	8				1		yes	
844	Calker	good	good	37		rent							yes	
845	Calker	good	good	45		rent					4		yes	
846	Calker	good	good	38		rent	6	15 00					yes	7 50
847	Calker	good	good	18		own					4	yes	yes	
848	Calker (oakum spinner)	good	good	14		own		8 00	3 50				yes	
849	Calker	good	good	38		good	1	6 00	36 m		1		yes	
850	Calker	good	good	46		good	1	6 00	5 w			yes	yes	10 00
851	Calker	good	good	4			1	12 00	3 50			no	yes	
852	Calker	good	good	30			1	5 00	10 50			no	no	
853	Calker	good	good	44		rent	4	12 00			3	no	yes	
854	Calker	good	good	35		rent	7	20 00			4	no	yes	10 00 Dr. & Med.
855	Calker	good	good	37		rent	6	25 00				yes	yes	7 00
856	Calker	good	good	15		rent					5	yes	yes	
857	Calker	good	good	42			12	12 00	4 50			no	yes	
858	Calker	fair	fair	30			1	6 00	4 00			no	yes	
859	Calker	good	good	25		rent	4	14 00			1	no	yes	
860	Calker	good	good	40		rent	1	6 00	4 00			yes	yes	10 00
861	Calker	good	good	46		rent	5	20 00				yes	yes	7 50 Dr. & Med.
862	Calker	good	good	35		rent					1	yes	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
<i>Builders &amp; Mill Workers—Cont.</i>																	
801	Stair-builder	23	M	M	California			\$3 00, day	\$918	\$2 51	8	5	60	78	25		
802	Stair-builder	54	M	M	New York			3 50, day	707	1 93	8	5	60	24			
803	Stair-builder, foreman	28	M	M	Nova Scotia	7	7	4 50, day	1,361	3 72	8	5	60	24			
804	Stair-builder	34	M	M	Germany	20	3	3 50, day	966	2 64	8	5	60	30			
<i>Door and Sash Workers.</i>																	
805	Carpenter	24	M	M	United States			2 50, day	765	2 00	7	5:30	30				
806	Laborer	40	M	M	Sweden			2 00, day	612	1 67	7	5:30	30				
807	Laborer	23	M	M	United States			2 00, day	612	1 67	7	5:30	30				
808	Laborer	23	M	M	Sweden			2 00, day	612	1 67	7	5:30	30				
809	Laborer	35	M	M	Sweden			2 00, day	612	1 67	7	5:30	30				
810	Laborer	23	M	M	United States			2 00, day	580	1 58	7	5:30	30	16			
811	Foreman	55	M	M	England	3	10	4 00, day	1,224	3 35	7	5:30	30				
812	Shipping clerk	20	M	M	United States			3 00, day	918	2 51	7	5	30				
813	Glazier	20	M	M	United States			2 50, day			7	5	30				
814	Cutter	32	M	M	United States			3 00, day			7	5	30				
815	Sticker	22	M	M	Wyoming			2 50, day			7	5:30	30				
816	Apprentice	17	M	M	United States			1 50, day			7	5:30	30				
817	Apprentice	18	M	M	United States			1 25, day			7:30	5	30				
818	Apprentice	18	M	M	United States			1 00, day			7:30	5	30				
819	Apprentice	17	M	M	United States			75, day			7:30	5	30				
820	Apprentice	16	M	M	United States			50, day			7:30	5	30				
821	Door-clamp	45	M	M	United States			1 75, day			7:30	5	30				
822	Sashmaker	33	M	M	Massachusetts			2 50, day			7:30	5	30				
823	Sashmaker	16	M	M	California			1 50, day			7:30	5	30				
824	Sashmaker	17	M	M	England	3	3	1 25, day			7:30	5	30		10		
825	Sashmaker	20	M	M	United States			1 75, day			7:30	5	30				
<i>Ship Carpenters, Riggers, Etc.</i>																	
826	Ship carpenter	45	M	M	New Brunswick			5 00, day	765 00	2 00	7	5	40	6 m			
827	Ship carpenter	27	M	M	England	4	4	5 00, day	382 50	1 04	7	5	60	9 m			
828	Ship carpenter	54	M	M	Germany	12	24	5 00, day	382 50	1 04	7	5	60	9 m			
829	Ship carpenter	48	M	M	Austria	24	24	5 00, day	382 50	1 04	7	5	60	9 m			

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.	Years Engaged.	Own or Rent Home	Number of Rooms.	Amount Paid for	Others Supported..	Member of	Weekly Benefits.
			Then..... Now .....	Present Em- ployment.			Rent.....  Board.....  Board and Lodging....		Beneficial Associat'ns	Labor Or- ganizat'ns.
	<i>Boat Builders.</i>									
863	Painter	16	good	2 w	rent	4	\$16 00		no	yes
864	Laborer	14	good	1				3	no	no
865	Engineer		good	3					no	no
866	Boat builder			3			\$6 00		yes	no
867	Boat builder			2			6 00		yes	no
868	Boat builder			3					no	no
869	Boat builder	15	good	5	rent	3	12 00	3	no	no
870	Boat builder	15	good	3			8 00		no	no
871	Boat builder, apprentice.		good	1			4 00		no	no
872	Boat builder	16	good	4			4 00		no	no
873	Boat builder, apprentice	15	good	3					no	no
874	Boat builder, apprentice	15	good	18 m			5 00		no	no
875	Boat builder, apprentice	15	good				6 00		no	no
876	Boat builder	15	good	6			6 00		yes	no
877	Boat builder	12	good	8	rent	4	16 00	2	yes	no
878	Boat builder	15	good	3					yes	no
	<i>Bagmakers, Etc.</i>									
879	Bagmaker.	14	good	4	A				no	no
880	Bagmaker	15	good	5					no	no
881	Bagmaker	15	good	5					no	no
882	Bagmaker	18	good	2			\$3 00		no	no
883	Bagmaker	13	good	3	A				no	no
884	Bagmaker	14	good	4			4 00		no	no
885	Bagmaker	15	good	5	A				no	no
886	Bagmaker	15	good	4	A				no	no
887	Bagmaker	16	good	4	A				no	no
888	Bagmaker	15	good	1	A		3 00		no	no
889	Bagmaker	13	good	5	A				no	no
890	Bagmaker	14	good	4	A				no	no
891	Bagmaker	14	good	5	A				no	no
892	Bagmaker	13	good	3	A				no	no
893	Bagmaker.	15	good	1	A				no	no



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California..		Year .....	Daily Aver- age .....	From A. M. ...	To P. M. ....		Sick .....	No Work.....	Other Cause..
<i>Ship Carpenters, Etc.—Cont.</i>																
830	Ship carpenter.....	41	M	S	Ontario.....	25	20	\$5 00, day					60			
831	Ship carpenter.....	60	M	S	Maryland.....			5 00, day					60			
832	Ship carpenter.....	52	M	S	New Brunswick.....	33	3	5 00, day					60		208	
833	Ship carpenter.....	60	M	M	England.....	46	22	5 00, day					60		306	
834	Rigger.....	62	M	M	Ireland.....	50	43	4 00, day	\$7 04	\$1 93			60	130		
835	Rigger.....	50	M	M	Germany.....	36	20	4 00, day	612	1 67			60		153	
836	Rigger.....	56	M	M	Massachusetts.....			45, hour					60		153	
837	Rigger.....	50	M	S	Ireland.....	35	28	4 00, day	496	1 35			60		182	
838	Rigger.....	32	M	M				4 00, day	496	1 35			60		182	
839	Rigger.....	40	M	S	Norway.....	21	21	45, hour					60		153	
840	Rigger.....	52	M	M	Ireland.....		41	45, hour					60	5	1	
841	Rigger.....	39	M	N	France.....	26	24	45, hour					60		6	
842	Rigger.....	54	M	M	England.....	34	32	45, hour					60		7	
843	Rigger.....	57	M	S									60	6	153	
844	Calder.....	56	M	S	Massachusetts.....			5 00, day	765	2 09			60		153	
845	Calder.....	63	M	S	England.....	60	42	5 00, day	765	2 09			60		153	
846	Calder.....	54	M	M	Ireland.....	50	25	5 00, day	765	2 09			60		153	
847	Calder.....	36	M	M	New York.....			5 00, day	765	2 09			60		153	
848	Calder (oakum spinner).....	35	M	S	Iowa.....			4 00, day	612	1 67			60			
849	Calder.....	54	M	S	Louisiana.....			5 00, day	620	1 70			60		182	
850	Calder.....	62	M	S	Ireland.....	41	22	5 00, day	765	2 09			60		153	
851	Calder.....	22	M	S	California.....			5 00, day	765	2 09			60	18	153	
852	Laborer.....	74	M	S	New Jersey.....			3 00, day					60			
853	Calder.....	57	M	S	Ireland.....	31	24	5 00, day	765	2 09			60		153	
854	Calder.....	57	M	M	Massachusetts.....			5 00, day	765	2 09			60		153	
855	Calder.....	52	M	M	Massachusetts.....			5 00, day	765	2 09			60		153	
856	Calder.....	34	M	M	New York.....			5 00, day	765	2 09			60		153	
857	Calder.....	59	M	S	New York.....			5 00, day	765	2 09			60		153	
858	Calder.....	59	M	S	Massachusetts.....			5 00, day	765	2 09			60		153	
859	Calder.....	43	M	S	Maine.....			5 00, day	635	1 71			60	26	153	
860	Calder.....	54	M	S	Massachusetts.....			5 00, day	765	2 09			60		153	
861	Calder.....	60	M	M	Maine.....			5 00, day	1 010	2 76			60		164	
862	Calder.....	40	M	M	England.....	24	24	5 00, day	765	2 09			60	1	153	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Ship Carpenters, Etc.—Cont.															
830	Ship carpenter	12	good	good	8	27	rent	3	\$14 00			1	yes	yes	
831	Ship carpenter	8	good	fair	40		rent	5	20 00				yes	yes	
832	Ship carpenter	14	good	good	38		rent	4	10 00			5	yes	yes	
833	Ship carpenter	15	good	fair	8	45	rent	4	10 00			3	no	yes	
834	Rigger	12	good	good	19	18	own	7	20 00			7	yes	yes	
835	Rigger	9	good	good	20		rent	7	25 00				no	yes	
836	Rigger	11	good	good	25		rent		\$5 00				no	yes	
837	Rigger	15	good	good	20		rent	3	12 00			2	no	yes	
838	Rigger	11	good	good	13		rent		8 00	2 00			no	yes	
839	Rigger	10	good	good	15		rent					2	no	yes	
840	Rigger	14	good	good	30		rent					1	no	yes	
841	Rigger	10	good	good	4		own			\$5 00		5	yes	yes	\$7 00
842	Rigger	8	good	good	32		own		5 00				yes	yes	
843	Rigger	12	good	fair			rent	8				1	yes	yes	
844	Calker	16	good	good	37		rent			20 m			yes	yes	
845	Calker	18	good	good	45		rent	6	15 00	15 m		4	yes	yes	7 50
846	Calker	12	good	good	38		own					4	yes	yes	
847	Calker	14	good	good	18		own		8 00	3 50			yes	yes	
848	Calker (oakum spinner)	12	good	good	14				6 00	36 m		1	yes	yes	10 00
849	Calker	16	good	good	38			1	6 00	5 w			yes	yes	
850	Calker	16	good	good	46			1	12 00	3 50			no	no	
851	Calker	11	good	good	4			1	5 00	10 50			no	no	
852	Calker	7	good	good	30			4	12 00			3	no	yes	
853	Calker	13	good	good	44		rent					4	no	yes	10 00 Dr. & Med.
854	Calker	10	good	good	35		rent	7	20 00			4	yes	yes	7 00
855	Calker	15	good	good	37		rent	6	25 00			5	yes	yes	
856	Calker	13	good	good	15			12	12 00	4 50			no	yes	
857	Calker	17	good	good	42			1	6 00	4 00			no	yes	
858	Calker	14	good	fair	30			4	14 00			1	no	yes	
859	Calker	18	good	good	25		rent	1	6 00	4 00			yes	yes	
860	Calker	14	good	good	40		rent	1	6 00				yes	yes	10 00
861	Calker	14	good	good	46		rent	5	20 00			1	yes	yes	7 50 Dr. & Med.
862	Calker	13	good	good	35		rent					1	yes	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S. ....	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....		Sick .....	No Work.....	Other Cause.
<i>Bagmakers, Etc.—Continued.</i>															
894	Bagmaker.....	18 F	M	Pennsylvania.....			\$6 00, week	\$277	\$0 75	7	6	30	3	26	
895	Bagmaker.....	15 F	M	California.....			6 00, week	276	75	7	6	30	4	26	
896	Bagmaker.....	16 F	M	California.....			6 00, week	277	75	7	6	30	3	26	
897	Bagmaker.....	20 F	M	California.....			7 50, week	317	87	7	6	30	26	26	
898	Bagmaker.....	18 F	M	Wyoming.....			5 00, week	233	65	7	6	30	12	26	
899	Bagmaker.....	16 F	M	California.....			6 00, week	268	73	7	6	30	26	26	
900	Bagmaker.....	16 F	M	California.....			6 00, week	254	69	7	6	30	26	26	
901	Bagmaker.....	17 F	M	New York.....			6 00, week	278	76	7	6	30	2	26	
902	Bagmaker.....	17 F	M	New Jersey.....			6 00, week	277	75	7	6	30	3	26	
903	Bagmaker.....	19 F	M	California.....			7 00, week	319	87	7	6	30	6	26	
904	Bagmaker.....	17 F	M	California.....			7 00, week	235	64	7	6	30	78	26	
905	Bagmaker.....	17 F	M	California.....			9 00, week	235	64	7	6	30	78	26	
906	Bagmaker.....	18 F	M	California.....			9 00, week	450	1 23	7	6	30	26	26	
907	Bagmaker.....	15 F	M	California.....			5 00, week	108	30	7	6	30	156	26	
908	Bagmaker.....	17 F	M	California.....			8 00, week	370	1 01	7	6	30	2	26	
909	Bagmaker.....	18 F	M	Wyoming.....			5 50, week	251	68	7	6	30	6	26	
910	Bagmaker.....	17 F	M	California.....			4 50, week	210	57	7	6	30	26	26	
911	Bagmaker.....	15 F	M	Washington.....			4 50, week	210	57	7	6	30	26	26	
912	Bagmaker.....	17 F	M	California.....			5 00, week	231	63	7	6	30	2	26	
913	Bagmaker.....	22 F	M	California.....			7 50, week	350	95	7	6	30	26	26	
914	Bagmaker.....	20 F	M	New York.....			6 50, week	303	83	7	6	30	26	26	
915	Bagmaker.....	15 F	M	California.....			5 00, week	231	63	7	6	30	2	26	
916	Bagmaker.....	15 F	M	California.....			4 50, week	210	57	7	6	30	26	26	
917	Bagmaker.....	18 F	M	New York.....			3 60, week	168	46	7	6	30	26	26	
	Bagmaker.....	16 F	M	California.....			3 60, week	168	46	7	6	30	26	26	
	Bagmaker.....	21 M	M	California.....			17 00, week	515	1 41	7	6	30	130	26	
	Bagmaker.....	26 M	M	Maryland.....			17 00, week	816	2 23	7	6	30	18	26	
	Bagmaker.....	19 M	M	California.....			16 50, week	788	2 15	7	6	30	1	18	
	Bagmaker.....	18 M	M	Nevada.....			16 00, week			7	6	30			
	Bagmaker.....	16 M	M	England.....			9 00, week	459	1 25	7	6	30		6	
	Bagmaker.....	25 M	M	California.....			3 00, week			7	6	30			
	Bagmaker.....	15 F	M	Massachusetts.....			1 00, week			7	6	30			
	Bagmaker.....	43 M	M	Scotland.....			1 00, week	918	2 60	7	6	30	2	254	7

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
<i>Bagmakers, Etc.—Continued.</i>															
894	Bagmaker	13	good	good	5	5	A								
895	Bagmaker	12	good	good	3	3	A								
896	Bagmaker	14	good	good	2	2	A								
897	Bagmaker	16	good	poor	4	4	A								
898	Bagmaker	17	good	good	1	1	A								
899	Bagmaker	15	good	good	1	1	A								
900	Bagmaker	13	good	poor	3	3	A								
901	Bagmaker	14	good	good	3	3	A								
902	Bagmaker	13	good	good	4	4	A								
903	Bagmaker	16	good	good	4	4	A								
904	Bagmaker	12	good	poor	5	5	A								
905	Bagmaker	12	good	poor	5	5	A								
906	Bagmaker	14	good	good	4	4	A								
907	Bagmaker	12	good	poor	3	3	A								
908	Bagmaker	12	good	good	5	5	A								
909	Bagmaker	17	good	good	1	1	A								
910	Bagmaker	15	good	good	3	3	A								
911	Bagmaker	13	good	good	2	2	A								
912	Bagmaker	15	good	good	2	1	A								
913	Bagmaker	15	good	good	7	7	A								
914	Bagmaker	14	good	good	2	2	A								
915	Bagmaker	13	good	good	2	2	A								
916	Bagmaker	14	good	good	1	1	A								
917	Bagmaker	14	good	good	1	1	A								
918	Bagmaker	15	good	good	1	1	A								
919	Bagmaker	9	good	good	5	5				\$5 00			no	no	\$5 00
920	Bagmaker	15	good	good	1	1				22 m			yes	no	
921	Bagmaker	19	good	good	6 m	6 m							no	no	
922	Bagmaker	17	good	good	7 m	7 m							no	no	
923	Bagmaker	12	good	good	3 m	3 m							no	no	
924	Bagmaker	14	poor	average	10	9				4 50 w			yes	no	10 00
925	Bagmaker	15	good	good	3 m	3 m	A						yes	no	
926	Saltmaker	11	good	good	24	13	own					4	yes	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Bagmakers, Etc.—Continued.																
927	Tentmaker.	58	M	M	England	27	25	\$15 00, wk	\$708	\$2 10	7	6	30			
928	Tentmaker.	70	M	M	New York			15 00, week	765	2 09	7	6	30			
929	Engraver.	23	M	M	England	3	1	15 00, week			7	6	30			
930	Machinist.	21	M	M	Indiana			21 00, week	918	2 51	7	6	30			
931	Machinist's helper.	25	M	M	California			2 25, day	675	1 84	7	6	30	6		
932	Machinist.	32	M	M	Maine			3 25, day	903	2 47	7	6	30	2	26	
933	Printer (feeder).	17	M	M	California			7 00, week	205	56	7	6	30		130	
934	Printer.	30	M	M	California			3 25, day	994	2 72	7	6	30			
935	Errand boy.	16	M	M	Australia	15	15	4 00, week			7	6	30			
936	Laborer.	24	M	M	Norway	10	3	12 00, week	560	1 53	7	6	30		26	
937	Laborer.	56	M	M	England	22	22	16 50, week	841	2 30	7	6	30			
938	Laborer.	37	M	M	New York			13 00, week					30		20	
Boxmakers, Etc.																
939	Boxmaker, foreman.	41	M	M	England	20	15	25 00, week	1,275	3 49	7	5	30			
940	Boxmaker.	28	M	M	California			2 00, day			7	5:30	30	10		
941	Boxmaker.	54	M	M	Massachusetts			2 00, day	562	1 51	7	5:30	30	30		
942	Boxmaker.	39	M	M	Spain	10			612	1 07	7	5:30	30			
943	Boxmaker.	36	M	M	California			1 90, day	581	1 39	7	5:30	30			
944	Boxmaker.	32	M	M	Sweden			2 00, day	508	1 39	7	5:30	30		52	
945	Boxmaker.	29	M	M	Sweden			2 00, day	612	1 67	7	5:30	30			
946	Boxmaker.	36	M	M	California			2 00, day	588	1 61	7	5:30	30		12	
947	Boxmaker.	45	M	M	Germany	12		2 00, day	352	96	7	5:30	30	130		
948	Boxmaker.	46	M	M	New York			1 75, day	535	1 46	7	5:30	30			
949	Boxmaker.	29	M	M	Massachusetts			2 00, day	612	1 67	7	5:30	30			
950	Boxmaker.	44	M	M	United States			2 50, day	760	2 08	7	5:30	30		2	
	Boxmaker.	48	M	M	Massachusetts			2 50, day	615	1 68	7	5:30	30	60		
	Boxmaker.	24	M	M	Germany	12		2 50, day	765	2 09	7	5:30	30			
	Boxmaker.	36	M	M	Canada	15		2 50, day	765	2 09	7	5:30	30			
	Boxmaker.	49	M	M	Germany	19		2 00, day	492	1 34	7	5:30	30		60	
	Boxmaker.	22	M	M	California			2 00, day	432	1 18	7	5:30	30		160	
	Boxmaker.	40	M	M	Germany	22		2 00, day	612	1 07	7	5:30	30			
	Boxmaker.	40	M	M	Germany	20		2 00, day	612	1 07	7	5:30	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment	Present Em- ployer ....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Bagmakers, Etc.—(Continued.)</i>														
927	Tentmaker.....	good	good	40	16	rent	7	\$30 00			1	no	no	\$7 50 Dr. & Med. 5 00
928	Tentmaker.....	good	good	52	3	rent	5	23 00		\$25 m	1	no	no	
929	Engraver.....	good	good	43	6	rent	1			5 00		no	no	
930	Machinist.....	good	good	4	4		1	\$5 00			2	yes	no	
931	Machinist's helper	good	good	10	1		1	4 00		3 00	6	yes	no	
932	Machinist.....	good	good	1	1	rent	3	12 00				no	no	
933	Printer (feeder)	good	good	16	16									17 00 Dr. & Med.
934	Printer.....	good	good											
935	Errand boy.....	good	good	10	6 m			8 00		3 50		no	no	
936	Laborer.....	good	good	44	13	own					4	no	no	
937	Laborer.....	good	good	7	7	own					2	no	no	
938	Laborer.....	good	good											
<i>Boxmakers, Etc.</i>														
939	Boxmaker, foreman.....	good	good	3	3	own	7				3	yes	no	8 00
940	Boxmaker.....	good	good		3					5 00		yes	no	10 00
941	Boxmaker.....	good	good	10	10					23 m		yes	no	
942	Boxmaker.....	good	good	1	1					5 00		yes	no	10 00
943	Boxmaker.....	good	good	10	10					7 50		yes	no	10 00
944	Boxmaker.....	good	good	3	3					4 50	3	no	no	
945	Boxmaker.....	good	good	4	4	rent	3	12 00			3	yes	no	10 00
946	Boxmaker.....	good	good	8	8	rent	4	13 00			3	yes	no	8 00
947	Boxmaker.....	good	good	8	8	rent	7	10 00			6	yes	no	
948	Boxmaker.....	good	good							5 50		no	yes	
949	Boxmaker.....				1					5 00		no	no	
950	Boxmaker.....	good	good	16	16					5 00		no	no	
951	Boxmaker.....				13					5 00		no	no	
952	Boxmaker.....			2	2	rent	3				2	yes	no	10 00
953	Boxmaker.....	good	good	10	2½	own	9			6 00		no	no	
954	Boxmaker.....				1					5 00		no	no	
955	Boxmaker.....				11	rent	4	12 00				yes	no	12 00
956	Boxmaker.....				3					5 00		no	no	
957	Boxmaker.....											no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Natvity.	Years in		Wages.	Earnings.		Working Hours.		Number Days Lost.		
						U. S.	California ..		Year .....	Daily Aver- age .....	From A. M. ..	To P. M. ....	Sick .....	No Work .....	Other Cause.
<i>Boxmakers, Etc.—Continued.</i>															
958	Boxmaker	53	M	S	New York			\$2 00, day	\$552	\$1 51	7	5:30	21	30	
959	Boxmaker	34	M	M	California			2 00, day	570	1 56	7	5:30			
960	Boxmaker	20	M	S	England			2 00, day	612	1 67	7	5:30			
961	Boxmaker	18	M	S	California			1 00, day	306	83	7	5:30			
962	Boxmaker	39	M	S	Maine			2 00, day	432	1 18	7	5:30		90	
963	Boxmaker	43	M	S	New Jersey			2 00, day	612	1 67	7	5:30			
964	Boxmaker	26	M	S	California			2 50, day	612	1 67	7	5:30			
965	Boxmaker	35	M	M	Austria	10		2 00, day	600	1 64	7	5:30		6	
966	Boxmaker	37	M	M	Austria			2 00, day	292	80	7	5:30		160	
967	Boxmaker	37	M	S	Ireland	11		2 00, day	508	1 39	7	5:30		52	
968	Boxmaker	32	M	M	Ireland	18		2 00, day			7	5:30			
969	Boxmaker	38	M	M	New York			2 00, day	612	1 67	7	5:30			
970	Boxmaker	28	M	M	Colorado			2 00, day	612	1 67	7	5:30			
971	Boxmaker	26	M	M	Sweden	8		1 50, day	342	93	7	5:30		78	
972	Boxmaker	29	M	S	Georgia			2 00, day	528	1 44	7	5:30	42		
973	Boxmaker	28	M	S	Germany	5		2 00, day	540	1 48	7	5:30		36	
974	Boxmaker	35	M	S	Norway	8		2 00, day	560	1 53	7	5:30		26	
975	Boxmaker	43	M	S	Sweden	10		2 00, day	508	1 39	7	5:30		52	
976	Boxmaker	36	M	S	Maine			2 00, day	528	1 44	7	5:30		42	
977	Boxmaker	29	M	S	Massachusetts			1 75, day	437	1 19	7	5:30	30	26	
978	Boxmaker	19	M	S	Nevada			1 25, day			7	5:30			
979	Boxmaker	62	M	S	Ireland			1 25, day			7	5:30			
980	Helper	24	M	S	Illinois			1 75, day	535	1 46	7	5:30			
981	Helper	16	M	S				87, day			7	5:30			
982	Teamster	29	M	M	New York			2 25, day	677	1 85	7	5:30	5		
983	Teamster	26	M	M	Norway	4		2 00, day	612	1 67	7	5:30			
984	Teamster	37	M	M	Massachusetts			2 00, day	612	1 67	7	5:30			
985	Teamster	23	M	S	Maine			2 00, day	612	1 67	7	5:30			
986	Teamster	26	M	S	Nevada			2 00, day	560	1 53	7	5:30		26	
987	Teamster	28	M	S	California			2 50, day	740	2 02	9 h	5:30		60	
988	Teamster	63	M	M	Massachusetts			1 50, day	705	2 00	7	5:30			
989	Teamster	18	M	S	Louisiana			1 50, day			7	5:30	30		
990	Teamster	30	M	S	United States			2 00, day			7	5:30		52	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....	Rent.....	Board.....			Board and Lodging..	Beneficial Associat'ns	Labor Or- ganizat'ns.				
<i>Boxmakers, Etc.—Continued.</i>																
958	Boxmaker	16	good	4	rent	6	\$30 00	\$4 50				2	yes	no	\$10 00	
959	Boxmaker	16	good	7	rent							2	yes	no		
960	Boxmaker	10	good	4										no		
961	Boxmaker		good	1										no		
962	Boxmaker	16	good	2	rent	8	35 00	\$5 00				2	no	no		
963	Boxmaker			4	rent	4						4	yes	no	10 00	
964	Boxmaker			3	rent	2						3	no	no	12 00	
965	Boxmaker			2									no	no		
966	Boxmaker		good	1	own	6							yes	no	10 00	
967	Boxmaker	15	good	4	own								yes	no	10 00	
968	Boxmaker	17	good	1	rent	3	13 00					3	yes	no	10 00	
969	Boxmaker	15	good	3	rent	3	14 00					2	no	no	7 50	
970	Boxmaker	14	good	3	own							3	yes	no	8 00	
971	Boxmaker	15	good	4									no	no		
972	Boxmaker	15	good	3									no	no		
973	Boxmaker	15	good	4									no	no		
974	Boxmaker	15	good	2									no	no		
975	Boxmaker	14	good	4	rent	5	18 00	5 00					no	no		
976	Boxmaker	13	good	2									yes	no	8 00	
977	Boxmaker	16	good	3	rent	3	15 00					4	yes	no	8 00	
978	Boxmaker			11	rent	4						3	no	no		
979	Boxmaker			4									no	no		
980	Helper	14	good										no	no		
981	Helper	13	good		good								no	no		
982	Teamster	10	good	9	rent	5	16 25					4	yes	no	10 00	
983	Teamster	14	good	2	rent		12 00						no	no		
984	Teamster	16	good	5	own	6						3	yes	no	10 00	
985	Teamster	16	good	3									no	no		
986	Teamster	16	good	3									no	no		
987	Teamster	17	good	4	rent	5	18 00						yes	no	8 00	
987	Filer	15	good	3									yes	no	10 00	
988	Engineer			4	rent							2	yes	no	10 00	
988	Painter	16	good										no	no		
989	Painter	15	good	3									no	no		
990	Boxmaker		good					4 50					no	no		



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
991	Bornmakers, Etc.—Continued.	29	M	S	United States	22		\$2 00, day			9 h		30		90	
992	Boxmaker	30	M	M	Ireland	8		2 50, day			9½ h		30	60		
993	Boxmaker	43	M	M	England			2 50, day			9½ h		60	14		
994	Basket Makers.	15	M	S	California			3 50, week			7	5:30	30			
995	Basket maker		F	S	Ohio			6 00, week			7	5:30	30			
996	Basket maker	14	M	S	California			4 20, week			7	5:30	30			
997	Basket maker	14	M	S	California			4 80, week			7	5:30	30			
998	Basket maker	21	M	S	California			6 00, week	\$1 99	\$0 54	7	5:30	30	3	104	
999	Basket maker	19	M	S	Missouri			7 50, week	377	1 03	7	5:30	30	4		
1000	Basket maker	27	M	S	California			18 00, week	684	1 87	7	5:30	30		78	
1001	Basket maker	35	M	S	Sweden	11		2 00, day	472	1 30	7	5:30	30		70	
1002	Basket maker	18	M	S	Norway	2		2 1 00, day			7	5:30	30			
1003	Basket maker	27	M	S	Sweden	5		15 00, week	635	1 74	7	5:30	30	52		
1004	Basket maker	17	M	S	California	7		7 00, week	354	97	7	5:30	30	2		
1005	Basket maker	19	M	S	Sweden	1		2 00, day	508	1 39	7	5:30	30		52	
1006	Basket maker	18	M	S	Germany	2		2 00, day			7	5:30	30		78	
1007	Basket maker	20	M	S	Sweden	2		2 00, day			7	5:30	30		10	
1008	Basket maker	23	M	S	Sweden	7		14 00, week	630	1 71	7	5:30	30	36		
1009	Basket maker	23	M	S	Sweden	4		2 00, day	508	1 39	7	5:30	30		52	
1010	Basket maker	29	M	S	New York	4		2 00, day			7	5:30	30	3		52
1011	Basket maker	31	M	S	England	27		2 50, day			7	5:30	30			
	Basket maker	17	M	S	California			6 00, week			7	5:30	30			
	Basket maker	28	M	S	Oregon			3 00, day	918	2 51	7	5:30	30			
	Basket maker	16	M	S	Massachusetts			1 00, day			7	5:30	30		104	
	Basket maker	17	M	S	California			1 00, day			7	5:30	30		104	
	Basket maker	16	M	S	California			5 00, week			7	5:30	30			
	Basket maker	18	M	S	California			7 00, week			7	5:30	30		104	
	Basket maker	23	M	S	Denmark	2		2 00, day			7	5:30	30			
	Basket maker	30	M	S	Sweden	12		6 4 00, day	1 224	3 35	7	5:30	30			
	Basket maker	22	M	S	Sweden	5		10 50, week	535	1 40	7	5:30	30			

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

309

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging.....		Beneficial Associat'ns	Labor Or- ganizat'ns.	
991	<i>Bormakers, Etc.—(continued).</i>	16	good	good	2	4	rent	4	\$7 00			4	no	no	\$7 00
992	Boxmaker	13	good	good	22	2	own	7					yes	no	
993	Boxmaker	18	good	good		4									
<i>Basket Makers.</i>															
994	Basket maker	13	good	good	2 w	2 w	A								10 00
995	Basket maker	14	good	good	2 m	2 m	A								
996	Basket maker	14	good	good	4 w	4 w	A								
997	Basket maker	11	good	good	4 m	4 m	A								
998	Basket maker	15	good	good	6	6	A								
999	Basket maker	16	good	good	1	1	A								
1000	Basket maker	14	good	good	13	13	rent	4	15 00			2	yes	no	10 00
1001	Basket maker	15	good	good	2	2					\$5 00		no	no	
1002	Basket maker	16	good	good	3 m	3 m	rent	1	4 00	\$3 00		1	no	no	
1003	Basket maker	15	good	good	2	2	rent	5	23 00				no	no	7 00
1004	Basket maker	15	good	good	2	2	A								
1005	Basket maker	13	good	good	1	1					5 00		no	no	
1006	Basket maker	16	good	good	3 m	3 m					4 00		no	no	
1007	Basket maker	18	good	good	3 m	3 m		1	5 00	4 w			no	no	
1008	Basket maker	10	good	good	6	4	rent	3	10 00			2	no	no	
1009	Basket maker	12	good	good	3	3					5 w		no	no	7 00
1010	Basket maker	22	good	good	3 m	3 m		1	5 00	4 00			yes	no	
1011	Basket maker	14	good	good	11	5 w	rent	4	15 00			5	no	no	
1012	Basket maker	15	good	good	6 w	6 w	A								7 00
1013	Basket maker	16	good	good	14	14					24 m		no	no	
1014	Basket maker	11	good	good	4 m	4 m	A								
1015	Basket maker	14	good	poor	3 m	3 m	A								
1016	Basket maker	16	good	good	3 w	3 w	A								
1017	Basket maker	14	good	good	3 m	3 m	A								
1018	Basket maker	23	good	good	6 w	6 w					5 w		no	no	7 00
1019	Basket maker	16	good	good	9	3	rent	1	16 00			3	no	no	
1020	Basket maker	17	good	good	6 m	2 m					20 m		no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued).

No.	Occupation.	Age.	Sex.	Married or Single	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Coopers.																	
1021	Cooper	25	M	M	Sweden	7	\$2 25, day	\$630	\$1 72	7:30	5:30				26		
1022	Cooper	30	M	M	Sweden	10	2 25, day	630	1 72	7	5:30				26		
1023	Cooper	33	M	M	Sweden	15	15			7	5:30						26
1024	Cooper	25	M	M	New York		2 50, day	630	1 72	7	5:30						
1025	Cooper	50	M	M	Bavaria	16	7 2 00, day	508	1 36	7	5:30			52			
1026	Cooper	16	M	M	Ireland	3	3 50, day			7:30	5:30			78			
1027	Cooper	30	M	M	New York		14 00, week	700	1 91	7	5:30			6			
1028	Cooper	32	M	M	Norway	10	15 00, week			7	5:30						
1029	Cooper	25	M	M	Finland	6	15 00, week	700	1 91					26			
1030	Cooper	27	M	M	Denmark	5	3 2 25, day	513	1 40	7	5:30			78			
1031	Cooper	50	M	M	Denmark	20	15 2 50, day			7	5:30			104			
1032	Cooper	15	M	M	California		3 00, week	310	87	7	5:30			182			
1033	Cooper	30	M	M	Sweden	15	5 2 50, day			7	5:30			42			
1034	Cooper	32	M	M	Denmark	6	4 2 50, day			7	5:30						
1035	Cooper	37	M	M	Sweden	8	3 00, day			7	5:30						
1036	Cooper	18	M	M	California					7	5:30						
1037	Cooper	19	M	M	Azores Islands	30	1 50, day	390	1 06	7	5:30			150			
1038	Cooper	50	M	M			2 50, day			7	6			30			
1039	Cooper	16	M	M			3 00, week			7	5			5			
1040	Cooper	36	M	M	New York	16	2 50, day			7	5			30			
1041	Cooper	20	M	M	California		2 00, day			7	5:30			30			
1042	Cooper	63	M	M	West Indies	41	18 00, week			7	6			60			
Furniture Workers.																	
	Upholsterer	23	M	M	France	8	3 00, day			7	6			60			
	Cabinetmaker	36	M	M	Germany	3m	9 00, week										
	Cabinetmaker	45	M	M	United States		15 00, week	680	1 80	7:30	5			30		42	
	Cabinetmaker	45	M	M	Ireland	35	15 00, week			7:30	5			30		78	
	Cabinetmaker	65	M	M	Germany	20	7 00, week										
	Cabinetmaker	34	M	M	United States		15 00, week			7	6			30			
	holsterer	33	M	M	United States		3 00, day	918	2 51	7:30	5:30			30			
	holsterer	32	M	M	New York		21 00, week			7:30	5			30			
	holsterer	30	M	M	Norway	15	3 75, day	1,117	3 11	7:30	5			30			

## 311

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.,--Continued.

No.	Occupation.	Age began Work.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
			Then.	Now.	Present Employment.	Present Employer.			Rent.	Board.	Board and Lodging.		Beneficial Associations.	Labor Organizations.	
1021	Coopers.	15	good	good	3	3		1	\$6 00				no	yes	\$10 00
1022		14	good	good	8	6		1	6 00				yes	yes	9 00, Dr.
1023		9	good	good	24	15 m	rent	3	12 00			2	yes	no	7 00
1024		12	good	good	8	18 m	rent	3	12 00			6	yes	yes	
1025		7	good	bad	43	1	rent	3	5 00				no	yes	
1026		13	good	good	6 m	6 m	A								
1027		14	good	good	16	1	own								
1028		16	good	good	17	2 w	rent	3	12 00			1	no	yes	
1029		15	good	good	17	2	rent	4	12 00			4	no	yes	
1030		13	good	fair	6	2	rent	3	4	12 00		3	yes	yes	19 00
1031		10	good	bad	11	14 m		1	5 00	5 00		2	yes	yes	10 00
1032		14	good	fair	18	2 w			5 00	5 00			no	yes	
1033		15	good	good	1 m	1 m	A								
1034		14	good	good	10	7 m	rent	1	7 00	3 00			no	yes	
1035	14	good	good	18	7 m	rent	4	10 00				yes	yes		
1036	15	good	good	8	16 m		1	5 50	4 50			yes	yes		
1037	Cooper				30 m	A									
1038	Cooper	17	good	good	20	2 w	A		3 00				no	no	
1039	Cooper				1 m	1 m									
1040	Cooper	14	good	good	6 m	6 m	rent	5	15 00	3 00		5	no	no	
1041	Cooper	18	good	good	45	4 m	rent	3	9 00				yes	no	8 00
1042	Cooper	18	good	good											
	Furniture Workers.														
1043	Upholsterer	13	good	good		6								yes	
1044	Cabinetmaker				3	3				\$4 00			no	no	
1045	Cabinetmaker	17	good	good	4	4	own	5				1	no	no	
1046	Cabinetmaker	10	good	good	30	7	rent	7	27 50			9	yes	yes	10 00
1047	Cabinetmaker				9	9	own					3	no	yes	
1048	Upholsterer	16	good	fair		2	rent	4				3	yes	yes	
1049	Upholsterer	12	good	good	21	2	rent	4	15 00			6	yes	yes	10 00
1050	Shaper	15	good	good	2	2	rent	6	25 00			3	yes	yes	10 00
1051	Shaper	18	good	good	10	2	rent			8 00			no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued.)

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Furniture Workers—Continued.																	
1052	Upholsterer	17	M	M	California			\$4 50, week	\$220		7:30	5	30			12	
1053	Upholsterer	29	M	M	United States			3 00, day	882	2 41	7:30	5	30			12	
1054	Upholsterer	28	M	M	California			3 00, day	846	2 31	7:30	5	30			24	
1055	Upholsterer	27	M	M	California			3 50, day			7:30	5	30				
1056	Upholsterer	27	M	M	California			12 50, week	637	1 74	7:30	5:30	30				
1057	Upholsterer	32	M	M	Cuba	23	14	18 00, week	918	2 51	7:30	5:30	30				
1058	Upholsterer	20	M	M	California			6 00, week	254	69	7:30	5:30	30			52	
1059	Upholsterer	18	M	M	California			6 00, week	282	77	7:30	5:30	30			18	
1060	Upholsterer	29	M	M	California			21 00, week	1,060	2 90	7:30	5:30	30			3	
1061	Upholsterer	40	M	M	England			10 00, week	510	1 39	7:30	5:30	30				
1062	Upholsterer	19	M	M	California			9 00, week	459	1 25	7:30	5:30	30				
1063	Upholsterer	25	M	M	California			12 50, week	637	1 74	7:30	5:30	30				
1064	Upholsterer	28	M	M	New York			2 00, day	612	1 67	7:30	5:30	30				
1065	Upholsterer	26	M	M	Germany	12	12	2 00, day	584	1 60	7:30	5:30	30			14	
1066	Upholsterer	29	M	M	California			2 00, day	508	1 30	7:30	5:30	30				52
1067	Upholsterer	29	M	M	Prince Edward Isl'd.	27	23	11 00, week			7:30	5:30	30				52
1068	Upholsterer	50	M	M	New Brunswick	18	18	11 00, week		1 62	7:30	5:30	30				52
1069	Upholsterer	23	M	M	California			14 00, week	591		7:30	5:30	30				
1070	Upholsterer	22	M	M	Massachusetts			12 00, week	508	1 39	7:30	5:30	30			52	
1071	Upholsterer	26	M	M	Scotland	27	27	14 00, week	644	1 73	7:30	5:30	30			18	
1072	Upholsterer	22	M	M	California			12 00, week	484	1 32	7:30	5:30	30			52	
1073	Upholsterer	20	M	M	California			3 00, day	294	81	7:30	5:30	30			78	
1074	Upholsterer	21	M	M	Ireland	7	5	7 00, week			7:30	5:30	30			104	
1075	Upholsterer	24	M	M	California			10 00, week	283	81	7:30	5:30	30			52	
1076	Upholsterer	18	M	M	California			6 00, week	297	82	7:30	5:30	30			9	
1077	Upholsterer	18	M	M	California			4 00, week	202	55	7:30	5:30	30			2	
1078	Upholsterer	24	M	M	California			10 00, week	490	1 34	7:30	5:30	30				12
1079	Upholsterer	19	F	F	California			7 00, week	357	92	7:30	5:30	30				
1080	Upholsterer	21	F	F	California			7 00, week	254	60	7:30	5:30	30			30	
1081	Upholsterer	24	M	M	United States			3 00, day			7	0	00			24	
1082	Upholsterer	24	M	M	United States			2 00, day			7	0	00			6	
1083	Upholsterer	24	M	M	United States			2 75, day			7	0	00				
1084	Upholsterer	24	M	M	United States			3 00, day			7	0	00				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported	Member of		Weekly Benefits.
			Then	Now	Present Employment.	Present Employer			Rent	Board.	Board and Lodging		Beneficial Associations	Labor Organizations	
<i>Furniture Workers—Continued.</i>															
4062	Upholsterer	15	good	good	2	2	rent	4	\$18 00	\$5 00		3	yes	yes	\$10 00
4063	Upholsterer	14	good	good	15	7	rent						yes	yes	17 50, Dr. & Med.
4064	Upholsterer	13	good	good	10	10				\$7 50			yes	no	17 00
4065	Upholsterer	18	good	good	10	5					6 50		yes	yes	10 00
4066	Upholsterer	16	good	good	10	8						2	yes	yes	10 00
4067	Upholsterer	17	good	good	14	10	rent	4	15 00				no	no	
4068	Upholsterer	16	good	good	10	18 m							no	no	
4069	Upholsterer	16	good	good	12	3					20 m		yes	yes	10 00
4070	Upholsterer	16	good	good	18 m	3					30 m	1	yes	yes	7 00
4071	Upholsterer	21	good	good	12	5	rent	2	16 00		6 00	1	yes	yes	
4072	Upholsterer	14	good	good	4	4							yes	yes	
4073	Upholsterer	17	good	good	6	5							yes	yes	
4074	Upholsterer	14	good	good	13	13							yes	yes	
4075	Upholsterer	14	good	good	6	2	rent		15 00		7 00	4	yes	yes	12 00
4076	Upholsterer	12	good	good	12	2							yes	yes	
4077	Upholsterer	15	good	good	14	2	rent	4	12 00		7 00	7	yes	yes	7 50, Dr. & Med.
4078	Upholsterer	15	good	good	8	7							yes	yes	10 00
4079	Upholsterer	18	good	good	6	6	rent	6	18 00		5 00	2	yes	yes	
4080	Upholsterer	17	good	good	11	11					7 00		yes	yes	
4081	Upholsterer	17	good	good	6	6					7 00		yes	yes	
4082	Upholsterer	15	good	good	5	5							yes	yes	7 50, Dr. & Med.
4083	Upholsterer	14	good	good	5	8							yes	yes	
4084	Upholsterer	15	good	good	8	8 m					7 00		yes	yes	
4085	Upholsterer	14	good	good	18 m	8 m							no	no	
4086	Upholsterer	17	good	good	1	1					3 00		no	no	
4087	Upholsterer	20	good	good	4	4							no	no	
4088	Upholsterer	15	good	good	5	5					5 00		no	no	
4089	Upholsterer	12	good	good	3	3							no	no	
4090	Upholsterer	16	good	good		8 m							yes	yes	
4091	Upholsterer	18	good	good		1					5 00		no	no	
4092	Upholsterer	18	good	good		2					4 50		yes	yes	10 00
4093	Upholsterer	16	good	good		5							yes	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age-Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Furniture Workers—Continued.															
1085	Upholsterer	25 M	M	United States			\$2 50, day			7	6	60			
1086	Upholsterer	26 M	M	United States			3 00, day			7	6	60		11	
1087	Upholsterer	22 M	M	United States			2 75, day			7	6	60	18	12	
1088	Upholsterer	23 M	M	United States			2 50, day			7	6	60			
1089	Upholsterer	27 M	M	United States			2 00, day			7	6	60			
1090	Upholsterer	26 M	M	United States			1 75, day			7	6	60	12	14	
1091	Upholsterer	34 M	M	New York			19 00, week	\$6 69	\$2 65	7:30	5:30	30			
1092	Upholsterer	29 M	M	England	6		9 00, week			7:30	5:30	30			78
1093	Upholsterer	35 M	M	United States			3 00, day			7	6	60			
1094	Chairmaker	24 M	M	Michigan			1 50, day			10 h		30	78		
1095	Chairmaker	53 M	M	Massachusetts			3 00, day	918	2 51	10 h		30			
1096	Chairmaker	30 M	M	Canada	9		2 50, day	712	1 95	10 h		30		21	
1097	Chairmaker	24 M	M	Indiana			2 00, day			10 h		30			
1098	Chairwinder	18 M	M	California			1 50, day			10 h		30			
1099	Chairwinder	29 M	M	Pennsylvania			1 50, day			10 h		30			
1100	Chairmaker	37 M	M	Wisconsin			15 00, week	755	2 06	10 h		30	4		
1101	Chairseater	21 F	F	California			1 25, day			9 h		30			
1102	Reed worker	21 F	F	California			1 00, day	306	83	9 h		30			
1103	Reed worker	16 F	F	California			9 00, week			10 h		30			
1104	Reed worker	20 M	M	Switzerland			2 00, day			10 h		30			
1105	Reed worker	18 M	M	California			75, day			10 h		30			
1106	Reed worker	13 M	M	California			50, day			10 h		30		130	
1107	Reed worker	26 M	M	Utah			2 00, day			10 h		30			
1108	Reed worker	38 M	M	England			2 00, day			10 h		30		70	
1109	Reed worker	60 M	M	New York			2 40, day	612	1 67	10 h		30			
1110	Rattan framer	26 M	M	Vermont			2 00, day			10 h		30			
1111	Finisher	30 M	M	Massachusetts			2 00, day	512	1 40	10 h		30			
1112	Finisher	21 M	M	New York			2 00, day	612	1 67	10 h		30			
1113	Finisher	21 M	M	New York			2 00, day	548	1 63	10 h		30	7		
1114	Finisher	21 M	M	New York			75, day	535	1 46	10 h		30			
1115	Finisher	43 M	M	Germany	32		15 00, week	765	2 00	10 h		30			
1116	Finisher	25 M	M	Iowa			2 00, day			10 h		30			
1117	Finisher	41 M	M	Ireland			2 00, day			10 h		30			
1118	Finisher	20 M	M	California	25		60, week			10 h		30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued.)

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Furniture Workers—Continued.															
1085	Upholsterer.....	15	good	good		6								no	\$10 00
1086	Upholsterer.....	18	good	good		8								no	
1087	Upholsterer.....	12	good	good		6								yes	
1088	Upholsterer.....	17	good	good		9								no	
1089	Upholsterer.....	14	good	good		9	rent	5				3		no	
1090	Upholsterer.....	16	good	good		2	own	5				4		yes	
1091	Upholsterer.....	14	good	good		8	rent	7	\$40 00			5		no	
1092	Upholsterer.....	12	good	good		3	rent	1	4 00	\$4 00				yes	
1093	Upholsterer.....	13	good	good		3								yes	15 00, Dr. & Med.
1094	Chairmaker.....	14	good	good		5 m								yes	7 00, Dr. & Med.
1095	Chairmaker.....	15	good	good		14	own				\$5 00			no	
1096	Chairmaker.....	16	good	good		9					4 50	1		yes	
1097	Chairmaker.....	15	good	good		7 m					5 00			no	10 00
1098	Chairwinder.....										4 50			no	
1099	Chairwinder.....													no	
1100	Chairmaker.....	18	good	poor		18 m	rent	6	30 00			3		no	
1101	Chairs eater.....	15	good	good							3 00			no	
1102	Reed worker.....													no	
1103	Reed worker.....										5 00			no	
1104	Reed worker.....	16	good	good		6 m					4 50			no	
1105	Reed worker.....	17	good	good		2 w								no	
1106	Reed worker.....	13	good	good		6 m								no	
1107	Reed worker.....	16	good	good			3 w							no	
1108	Reed worker.....	15	good	good		8	rent	12	60 00			1		no	
1109	Reed worker.....	11	good	good		3	rent	4	12 00					no	
1110	Rattan framer.....	12	good	good		10					5 00			yes	
1111	Finisher.....	14	good	good		14	own	4				3		no	
1112	Finisher.....	16	good	good		3	rent	4	10 00			2		no	
1113	Finisher.....	16	good	good		2					6 00			no	
1114	Finisher.....	13	good	good		8	own	7						no	
1115	Woodworker.....						rent	3						no	
1116	Packer.....	14	good	good		18	rent	5	18 00			3		no	
1117	Floor boy.....	16	good	good		8 m					4 00			yes	7 00



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Furniture Workers—Continued.																
1118	Upholsterer	32 M	M	United States	20	12	\$2 00, day	\$560	\$1 53	7	6	60			20	
1119	Cabinetmaker	32 M	M	Germany	20	17	2 00, day	912	2 50	7:30	5:30	30			26	2
1120	Cabinetmaker	44 M	M	Norway			3 00, day	582	1 60	7:30	5:30	30	15			
1121	Cabinetmaker	16 M	M	United States			2 00, day	1,071	2 93	7	5	30				
1122	Cabinetmaker	50 M	M	United States			3 50, day	765	2 09	7	5	30				
1123	Cabinetmaker	48 M	M	United States			2 50, day	765	2 09	7	5	30				
1124	Cabinetmaker	26 M	M	Sweden			2 50, day	513	1 40	7	5	30			78	
1125	Cabinetmaker	23 M	M	Sweden			2 25, day			7	5	30			42	
1126	Cabinetmaker	29 M	M	Canada	5	4	2 50, day			7	5	30			78	
1127	Cabinetmaker	27 M	M	Maine			2 25, day			7	5	30		11		
1128	Cabinetmaker	62 M	M	Switzerland	35	2	2 00, day			7	5	30				
1129	Cabinetmaker	37 M	M	Switzerland	2	2	3 50, day	889	2 43	7	5	30		52		
1130	Cabinetmaker	30 M	M	Servia	3	3	2 75, day			7:30	5	30		24		
1131	Finisher.	24 M	M	Germany			15 00, week	763	2 09	7:30	5	30				1
1132	Cabinetmaker	23 M	M	California	2 m		15 00, week	765	2 09	7:30	5	30				
1133	Cabinetmaker	29 M	M	Germany	6		2 75, day			7:30	5	30				
1134	Cabinetmaker	65 M	M	Germany	10		2 50, day			7:30	5	30		30	104	
1135	Cabinetmaker	29 M	M	Germany	3	3	3 00, day			7:30	5	30				
1136	Cabinetmaker	31 M	M	Germany	3	3	2 75, day			7:30	5	30		12		
1137	Cabinetmaker	39 M	M	Germany	4	4	2 75, day			7:30	5	30				
1138	Cabinetmaker	29 M	M	Germany	2		2 75, day			7:30	5	30				
1139	Cabinetmaker	63 M	M	Germany			2 75, day			7:30	5	30				
1140	Cabinetmaker	39 M	M	Germany	8	3	3 00, day			7:30	5	30			24	
1141	Cabinetmaker	27 M	M	Germany	16	10	2 50, day			7:30	5	30			42	
	Cabinetmaker	45 M	M	Germany	2	2	2 00, day	456	1 22	7:30	5	30			78	
	Cabinetmaker	19 M	M	Germany	12	12	2 75, day									
	Cabinetmaker	28 M	M	Germany	18	15	2 00, day									
	Furniture-maker.	45 M	M	Italy	8		2 25, day	612	1 67	7:30	5	30				
	Furniture-maker.	38 M	M	Sweden	7		2 25, day	621	1 70	7:30	5	30			30	
	Furniture-maker.	33 M	M	Germany	1		2 25, day	590	1 58	7:30	5	30			48	
	Furniture-maker.	29 M	M	England	1		2 25, day	594	1 63	7:30	5	30		30	42	
	Furniture-maker.	20 M	M	California	11	0	1 75, day	518	1 41	7:30	5	30			10	
	Furniture-maker.	43 M	M	Ireland	11		2 50, day	545	1 58	7:30	5	30			104	
	Furniture-maker.	22 M	M	Switzerland			2 50, day	545	1 58	7:30	5	30			94	

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Furniture Workers—Continued.															
1118	Upholsterer.....	13	good	good	17	7	rent	5	\$10 00		1	yes	yes		
1119	Cabinetmaker	15	good	good	2	2	rent	3			6	yes	yes		
1120	Cabinetmaker	18	good	fair	16	16	own					no	no		
1121	Cabinetmaker	14	good	good	2	2	own				6	yes	yes		
1122	Cabinetmaker	19	good	good	6 m	6 m	own	7				no	no		
1123	Cabinetmaker	20	good	good	10 m	10 m	own	4		\$4 50		yes	yes		
1124	Cabinetmaker	14	good	good	4	4	own			6 00		no	no		
1125	Cabinetmaker	16	good	good	5	5	own					no	no		
1126	Cabinetmaker	18	good	good		1	rent	4	16 00		3	no	yes		
1127	Cabinetmaker	17	good	good		18 m	own		5 00		5	no	yes		
1128	Cabinetmaker	18	good	good	10	10	rent		4 00			yes	no		
1129	Cabinetmaker	17	good	good	5 m	5 m	rent	1	8 00		2	yes	yes	\$10 00	
1130	Cabinetmaker	15	good	good	2	2	rent	3	12 00			yes	yes	7 00	
1131	Finisher.....	16	good	good	4	4	own					yes	yes	20 00	
1132	Cabinetmaker	15	good	good		1 w	rent		9 50		3	no	yes		
1133	Cabinetmaker	15	good	good		30 m	rent	3			1	yes	yes		
1134	Cabinetmaker	15	good	good		4	own					yes	yes		
1135	Cabinetmaker	15	good	good		3	own		6 00			yes	yes		
1136	Cabinetmaker	15	good	good		1 d	own		5 00			yes	yes		
1137	Cabinetmaker	15	good	good		8	own				2	no	yes		
1138	Cabinetmaker	14	good	good		2 m	own					yes	yes		
1139	Cabinetmaker	15	good	good		3	own		5 00			no	yes		
1140	Cabinetmaker	16	good	good		9 m	own				3	yes	yes	7 50	
1141	Cabinetmaker	17	good	good		1 w	own	1	3 00	3 00		no	no	10 00	
1142	Cabinetmaker	17	good	good	5	12	own	1	7 00	3 75		yes	yes		
1143	Cabinetmaker	16	good	good	15	14	own	3				yes	yes		
1144	Furniture-maker	17	good	good		1	own	3			2	yes	yes	10 00	
1145	Furniture-maker	14	good	good		1	rent	5	22 00		3	yes	yes		
1146	Furniture-maker	13	good	good		4	own	7			4	yes	yes		
1147	Furniture-maker	19	good	fair		1½	own			4 00		yes	yes		
1148	Furniture-maker	15	good	good		3	own				4	yes	yes	14 00	
1149	Furniture-maker	15	good	good		3	own	8		5 00		yes	yes	10 00	
1150	Varnisher.....	16	good	good	6	6	own					yes	yes		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Sex	Married or Single	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.			Number Days Lost.		
					U. S.	California ..		Year .....	Daily Average .....	From A. M. ....	To P. M. ....	Sick .....	No Work .....	Other Cause.			
<i>Furniture Workers—Cont.</i>																	
1151	Varnisher .....	M	M	Pennsylvania .....	20	7	\$1 25, day	\$362	\$0 99	7:30	5	30	16				
1152	Cabinetmaker .....	M	M	Germany .....	30		3 50, day			7	5:30	30					
1153	Cabinetmaker .....	M	M	Germany .....	30		3 00, day			7	5:30	30					
1154	Cabinetmaker .....	M	M	Sweden .....	10		2 50, day					30					
1155	Cabinetmaker .....	M	M	Denmark .....	10	7	3 00, day	918	2 51	7:30	5	30					
1156	Cabinetmaker .....	M	M	Germany .....	26	26	2 75, day	841	2 30	7:30	5	30					
1157	Cabinetmaker .....	M	M	Switzerland .....	24	24	2 50, day	897	1 90	7:30	5	30	3	24			
1158	Cabinetmaker .....	M	M	Germany .....	24	18	3 00, day	900	2 47	7:30	5	30	6				
1159	Finisher .....	M	M	New York .....	11	10	2 50, day	765	2 09	7:30	5	30					
1160	Finisher .....	M	M	Russia .....	22	17	2 50, day	735	2 01	7:30	5	30	12				
1161	Finisher .....	M	M	Ireland .....			2 50, day	540	1 47	7:30	5	30		90			
1162	Finisher .....	M	M	Illinois .....			2 50, day	765	2 09	7:30	5	30					
1163	Finisher .....	M	M	Massachusetts .....			2 50, day	752	2 06	7:30	5	30	3			2	
1164	Finisher .....	M	M	Massachusetts .....			3 50, day	1,050	2 87	7:30	5	30	6				
1165	Finisher .....	M	M	Germany .....	11	6	3 00, day	762	2 08	7:30	5	30		52			
1166	Polisher .....	M	M	Scotland .....	5		3 00, day			7:30	5	30		104			
1167	Cabinetmaker .....	M	M	New York .....	30		3 00, day	882	2 41	7:30	5	30	12				
1168	Cabinetmaker .....	M	M	Germany .....	10	3	2 75, day	742	2 03	7:30	5	30		36			
1169	Cabinetmaker .....	M	M	Germany .....	8	5	2 50, day	505	1 38	7:30	5	30		104			
1170	Cabinetmaker .....	M	M	Ireland .....	12		2 75, day			7:30	5	30					
1171	Cabinetmaker .....	M	M	Germany .....	5		2 75, day			7:30	5	30					
1172	Engineer .....	M	M	New York .....	22		22 00, week	808	2 21	7:30	5	30	36	12		36	
1173	Cabinetmaker .....	M	M	Germany .....	2		1 50, day	459	1 25	7:30	5	30					
	Cabinetmaker .....	M	M	Germany .....	7	4	2 00, day	352	98	7:30	5	30		150			
	Cabinetmaker .....	M	M	Massachusetts .....			2 50, day	765	2 09	7:30	5	30					
	Packer .....	M	M	California .....			2 50, day	765	2 09	7:30	5	30					
	Cabinetmaker .....	M	M	New York .....			2 50, day	712	1 95	7:30	5	30					
	Cabinetmaker .....	M	M	Germany .....	25	17	2 50, day	635	1 73	7:30	5	30		21			
	Shipping clerk .....	M	M	Germany .....	10	8	3 00, day	918	2 51	7:30	5	30		52			
	Shipping clerk .....	M	M	Germany .....			3 00, day	918	2 51	7:30	5	30					

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Furniture Workers—Cont.</i>														
1151	Varnisher	16	good	good	1	1	own	6		\$5 00	3			
1152	Cabinetmaker	18	good	good		2								
1153	Cabinetmaker	18	good	good						4 00				
1154	Cabinetmaker				16	5	rent	15	\$16 00		3		yes	\$10 00
1155	Cabinetmaker	15	good	good	38	2							yes	20 00
1156	Cabinetmaker	14	good	good	34	4 1½							yes	21 00
1157	Cabinetmaker	14	good	good	34	4			\$4 00		5		yes	12 00
1158	Cabinetmaker	15	good	good	17	6	rent	4	15 00		2		yes	
1159	Finisher	11	good	good	11	3	rent	3	15 00				yes	
1160	Finisher	18	good	good	15	2½				6 00			yes	
1161	Finisher	16	good	good	7	3				6 00			yes	
1162	Finisher	17	good	good	7	8	rent	3	12 00		1		yes	10 00
1163	Finisher		good	good	17	2	rent	7	30 00		3		yes	8 00
1164	Finisher		good	good			own	7			3		yes	8 00
1165	Finisher	17	good	good						6 00			yes	7 00
1166	Polisher	15	good	good		2	rent	4	16 00		1		yes	
1167	Cabinetmaker	16	good	good		1	rent	3	12 00		4		yes	
1168	Cabinetmaker	15	good	good		2	rent	4	12 00				yes	
1169	Cabinetmaker	14	good	good							3		yes	10 00
1170	Cabinetmaker	14	good	good			own	9			5		yes	
1171	Cabinetmaker	15	good	good	18	3	rent	3	10 00		5		yes	
1172	Engineer	16	good	good		4	rent	5	20 00		5		yes	17 50
1173	Cabinetmaker	14	good	good	1½	1½				5 50			yes	
1174	Cabinetmaker	16	good	good	7	1½							yes	
1175	Cabinetmaker	16	good	good	17	5							yes	
1176	Packer	13	good	good	7	3	rent	4	16 00				yes	
1177	Cabinetmaker	15	good	good	11	1½	rent	3	10 00		1		yes	10 00
1178	Cabinetmaker	14	good	good		3	rent			6 00			yes	
1179	Shipping clerk	19	good	good	20	7					4		yes	
1180	Shipping clerk	14	good	good		5	own	4					yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
<i>Reed, or Rattan Workers.</i>																	
1181	Foreman	41	M	M	Vermont			\$3 50, day	\$1,071	\$2 93	7	5:30	30				
1182	Rattan worker	26	M	M	California			2 25, day	688	1 88	8	5	60				
1183	Rattan worker	24	M	M	England	23	18	2 40, day	734	2 01	8	5	60				
1184	Rattan worker	21	M	M	California			2 15, day	539	1 47	8	5	60		3	52	78
1185	Rattan worker	24	M	M	California			2 00, day	456	1 24	8	5	60				
1186	Rattan worker	19	M	M	Illinois			9 00, week	333	91	8	5	60		6	78	
1187	Rattan worker	23	M	M	Australia	20	20	2 25, day	688	1 88	8	5	60				
1188	Rattan worker	21	M	M	California			15 00, week	765	2 09	8	5	60				
1189	Rattan worker	22	M	M	Illinois			11 00, week	561	1 53	8	5	60				
1190	Rattan worker	27	M	M	California			2 00, day	600	1 64	8	5	60		6		
1191	Rattan worker	25	M	M	Pennsylvania			2 00, day	612	1 67	8	5	60				
1192	Rattan worker	22	M	M	California			2 00, day	612	1 67	8	5	60				
1193	Rattan worker	22	M	M	Washington			2 00, day	612	1 67	8	5	60				
1194	Rattan worker	24	M	M	California			2 00, day	560	1 53	8	5	60				
1195	Rattan worker	25	M	M	California			2 25, day	648	1 77	7	5:30	90				
1196	Rattan worker	26	M	M	California			2 25, day	648	1 77	7	5:30	90				
1197	Rattan worker	24	M	M	California			2 00, day			7	5:30	30				
1198	Rattan worker	22	M	M	California			2 00, day	560	1 53	7	5:30	30				
1199	Rattan worker	43	M	M	Delaware			2 00, day	606	1 66	7	5:30	30				
1200	Rattan worker	53	M	M	Germany	29	4	2 00, day	606	1 66	7	5:30	30				
1201	Rattan worker	22	M	M	Canada	8	18m	100, month	1,100	3 01	7	5:30	30				
1202	Rattan worker	22	M	M	California			15 00, week	757	2 07	10 h		30				
1203	Rattan worker	24	M	M	California			1 25, day	382	1 04	10 h		30				
1204	Rattan worker	21	M	M	Oregon			2 00, day			10 h		30				
1205	Rattan worker	19	M	M	Denmark		5	2 00, day			10 h		30		21	8	
1206	Chair winder	16	M	M	Denmark			1 25, day			10 h		30				
<i>Picture-Frame Makers.</i>																	
1207	Picture ornament	55	M	M	New Jersey			4 50, day	1,377	3 77							
1208	Picture ornament	15	M	M	California			3 50, week									
1209	Picture ornament	28	M	M	California			2 00, day	612	1 97							
1210	Picture ornament	36	M	M	Wisconsin			3 00, day	882	2 41	7		45				
1211	Picture ornament	31	M	M	Germany	14	12	3 00, day	1,014	2 91	7		45				
1212	Picture ornament	34	M	M	Ireland	24	22	3 00, day	1,012	2 91	7		45				

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

321

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued.)

No.	Occupation.	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.	
		Then.....	Now .....	Present Em- ployment	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.		
<i>Reed, or Rattan Workers.</i>															
1181	Foreman .....	good	good	13	12	rent	14	\$65 00			2	yes	no	\$7 50, Dr. & Med.	
1182	Rattan worker .....	good	good	11	13	rent	2	12 00			2	no	yes		
1183	Rattan worker .....	good	good	6	11						1	no	yes		
1184	Rattan worker .....	good	good	4	4							no	yes		
1185	Rattan worker .....	good	good	3	4		2	12 00		\$6 00	1	no	yes		
1186	Rattan worker .....	good	good	11	3					6 00		no	yes		
1187	Rattan worker .....	good	good	4	11							yes			
1188	Rattan worker .....	good	good	8	4							no	no	7 50, Dr. & Med.	
1189	Rattan worker .....	good	good	13	8		1	5 00	\$3 50	4 50		yes			
1190	Rattan worker .....	good	good	6	13					7 50					
1191	Rattan worker .....	good	good	6	6										
1192	Rattan worker .....	good	good	4	6			5 50	5 00	8 00	1	no	no		
1193	Rattan worker .....	good	good	8	3					5 00		no	no		
1194	Rattan worker .....	good	good	7	6							no	no		
1195	Rattan worker .....	good	good	9	1 d							no	no		
1196	Rattan worker .....	good	good	7	18 m			8 00	4 00			no	no		
1197	Rattan worker .....	good	good	7	18 m					6 00		no	no	7 50, Dr. & Med. 5 00	
1198	Rattan worker .....	good	good	30 m	5 m							yes	no		
1199	Rattan worker .....	good	good	39	18 m			5 00	4 50			yes	no		
1200	Rattan worker .....	good	good	11	15 m	rent		5 00			3	no	no		
1201	Rattan worker .....	good	good	10	18 m				25 00			no	no		
1202	Rattan winder .....	good	good		1				5 00			yes	no	7 50, Dr. & Med.	
1203	Rattan framer .....	good	good		1							no	no		
1204	Rattan winder .....	good	good		5 m				5 00			no	no		
1205	Chair winder .....				4 m				4 00			no	no		
<i>Picture-frame Makers.</i>															
1206	Frame ornament .....	good	good	39	18	rent	6	21 00			3	yes	no	15 00	
1207	Whitener .....	good	good	9 m	9 m	A							no		
1208	Moulder .....	good	good	4	4					5 00		no	no		
1209	Sticker of moldings .....	good	good	15	7					5 25		1	yes	10 00	
1210	Turner .....	good	good	16	7 m	rent	5	18 00				1	yes	35 50, Dr. & Med.	
1211	Caster .....	good	good	16	16	rent	5	12 00				1	yes	7 00	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Picture-frame Makers—Cont.																	
1212	Woodcarver	42	M	S	California.			\$3 50, day	\$1,071	\$2 93							
1213	Hostler	27	M	M	Sweden	12	7	14 00, week	728	2 00		7	6	45			
1214	Porter	35	M	M	New York			3 00, day	876	2 40				20			
1215	Laborer	27	M	M	Nova Scotia			2 00, day	588	1 58		7	5:45	45	12		
1216	Laborer	21	M	S	Sweden	3	3	9 00, week	342	1 93		7	6	45	78		
1217	Laborer	24	M	S	Sweden	4	3	8 00, week				7	6	45	104		
1218	Map mounter	54	M	S	Poland	28	22	15 00, week							2		25
1219	Picture fitter	15	M	S	California.			5 00, week	250	68					6		
1220	Picture fitter	30	M	M	Wisconsin			2 75, day	836	2 23					2		
1221	Passpartout maker	26	M	M	Sweden	4	4	2 50, day	635	1 74					52		
1222	Wrapper	16	M	S	California.			3 00, week	152	41		7	6	30	1		
1223	Wrapper	38	M	S	Ohio			13 00, week	690	1 81		7	6	30	1		
1224	Gilder	25	M	S	California.			6 00, week	306	84		7	5:30	30			
1225	Gilder	7	M	S	California.			7 00, week	357	97		7	5:30	30			
1226	Gilder	15	M	S	California.			4 00, week	200	54		7	5:30	30	5		
1227	Gilder	20	M	S	California.			9 00, week	459	1 25		7	5:30	30			
1228	Gilder	23	M	S	Maryland			2 75, day	841	2 30		7	5:30	30			
1229	Gilder	29	M	S	Sweden	3	3	2 50, day	661	1 80		7	5:30	30	42		
1230	Gilder	40	M	S	Sweden	9	7	3 00, day	918	2 51		7	5:30	30			
1231	Gilder	39	M	S	Ohio			2 50, day	765	2 09		7	5:30	30			
1232	Gilder	44	M	M	Germany	31	7	100, month	1,200	3 26		7	6	30			
1233	Gilder	50	M	M	New York			2 50, day	702	1 92		7	6	30	25		
1234	Gilder	8	M	S	California.			8 00, week				7	6	30			
1235	Gilder	30	M	M	Illinois			15 00, week	765	2 00		7	6	30			
1236	Gilder	25	M	S	Illinois			15 00, week	705	1 83		7	6	30		24	
1237	Gilder	24	M	S	Poland			15 00, week	750	2 05		7	6	30			
1238	Gilder	42	M	M	Italy			15 00, week	765	2 00		7	6	30			
1239	Gilder	20	M	S	Missouri			9 00, week	459	1 25		7	6	30			
1240	Gilder	37	M	S	Ohio			15 00, week	765	2 00		7	6	30			
1241	ler	16	M	S	California.			5 50, week	400	1 04		7	6	30			
1242	ler	23	M	S	California.			12 00, week	382	1 01		7	6	30	3		
1243	ler	14	M	S	New York			7 50, week	355	1 70		7	6	30			
1244	ler	17	M	S	Ireland	3	3	5 00, week				7	6	30			





# RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(continued).

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in U. S.	Wages.	Earnings.	Working Hours.	Minutes for Lunch.	Sick.	No Work.	Other Cause.	Number Days Lost.
								Year.	From A. M.	To P. M.				
1245	Picture-frame Makers—Cont.	21	M	M	Sweden	17	5 \$9 00, week	\$441	7	6	30			12
1246	Gilder	21	M	M	California		8 00, week	392	7	6	30	12		
1247	Gilder	18	M	M	Canada	9	5 50, week	253	7	6	30	18		
1248	Gilder	18	M	M	Germany	31	9 00, week	457	7	6	30	1		
1249	Gilder	26	M	M	Ohio	3	18 00, week	918	7	6	30			
1250	Gilder	19	M	M	California		2 00, day	612	7	5:30	30			
1251	Gilder	43	M	M	Germany	27	3 00, day	918	7	5:30	30			
1252	Gilder	42	M	M	Switzerland	20	3 00, day	846	7	5:30	30	24		
1253	Gilder	36	M	M	California		3 00, day	918	7	5:30	30			
1254	Gilder	38	M	M	California		3 00, day	918	7	5:30	30			
1255	Gilder	20	M	M	California		3 00, day	918	7	5:30	30			
1256	Gilder	40	M	M	California		3 50, day	1,071	7	5:30	30			
1257	Gilder	18	M	M	New York		7 00, week	343	7	6	30			
1258	Hand preparer.	24	M	M	Australia	24	2 00, day	612	7	5:30	30	12		
1259	Molding preparer	30	M	M	England	9	15 00, week	765	7	5:30	30			
1260	Molding preparer	28	M	M	Indiana		9 00, week	456	7	6	30	2		
1261	Varnisher	20	M	M	California		10 50, week	530	7	6	30	3		
1262	Varnisher	23	M	M	California		15 00, week	761	7	6	30	11		
1263	Pole polisher.	23	M	M	Russia	5	10 00, week	503	7	6	30	4		
1264	Molding polisher	48	M	M	Switzerland	20	15 00, week	785	7	6	30			
1265	Molding polisher	30	M	M	Australia	13	12 00, week	612	7	6	45			
1266	Molding polisher	23	M	M	Russia	7	12 00, week	612	7	6	45			
1267	Molding polisher	26	M	M	Germany	8	15 00, week	762	7	6	45	1		
1268	Lacquering	20	M	M	California		12 00, week	604	7	6	30	4		
1269	Lacquering	20	M	M	California		4 50, week		7	6	30			
1270	Ornament	18	M	M	Ireland	22	3 00, day	918	7	6	30			
1271	Ornament	39	M	M	California		10 00, week	510						
1272	Ornament	44	M	M	Ireland	10	15 00, week	750						
1273	Ornament	21	M	M	California		7 00, week	357						
1274	Ornament	22	M	M	California		28 00, week	1,424						
1275	Ornament	41	M	M	Germany	11	3 00, day	918	7	5:30	30			
1276	Ornament	30	M	M	Germany	14	3 00, day	918	7	5:30	30			
1277	Ornament	37	M	M	Germany	14	3 00, day	918	7	5:30	30			
1278	Ornament	37	M	M	Germany	14	3 00, day	918	7	5:30	30			
1279	Ornament	37	M	M	Germany	14	3 00, day	918	7	5:30	30			
1280	Ornament	37	M	M	Germany	14	3 00, day	918	7	5:30	30			
1281	Ornament	37	M	M	Germany	14	3 00, day	918	7	5:30	30			
1282	Ornament	37	M	M	Germany	14	3 00, day	918	7	5:30	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
Picture-frame Makers—Cont.															
1245	Gilder.....	11	good	good	4	4	A					5	yes	no	\$7 50 Dr. & Med.
1246	Gilder.....	16	good	good	3	2							no	no	
1247	Gilder.....	16	good	good	18 m	18 m				\$5 00			no	no	
1248	Gilder.....	15	good	good	2	7				4 00	4		no	no	
1249	Gilder.....	14	good	good	7	3	A						no	no	10 00 Dr. & Med.
1250	Gilder.....	16	good	good	3	3							yes	no	
1251	Gilder.....	16	good	fair	23	10	rent	3	\$14 00			4	yes	no	
1252	Gilder.....	11	good	fair	23	12	rent	4	16 00			7	yes	no	
1253	Gilder.....	12	good	fair	22	22	rent	3	11 00			1	yes	no	
1254	Gilder.....	14	good	good	24	8					6 00		yes	no	
1255	Gilder.....	15	good	fair	8	8							yes	no	
1256	Gilder.....	15	good	good	25	25	rent	5	17 00			4	yes	no	
1257	Gilder.....	17	good	good	2	2	A						no	no	5 00 6 00 10 00
1258	Hand preparer.....	14	good	good	4	4							no	no	
1259	Molding preparer.....	13	good	good	8	8	rent	4	12 00			6	no	no	
1260	Molding preparer.....	22	good	good	6 m	6 m		1	7 00	\$3 50			no	no	
1261	Varnisher.....	16	good	good	4	4					6 00		no	no	10 00
1262	Varnisher.....	15	good	good	8	8					8 00		no	no	
1263	Pole polisher.....	18	good	good	2	2					5 50		no	no	
1264	Molding polisher.....	16	good	good	20	6	rent	3	10 00			3	yes	no	
1265	Molding polisher.....	17	good	good	10	3		1	6 00	6 00			yes	no	
1266	Molding polisher.....	14	good	good	3	3		1			25 m	4	no	no	
1267	Lacquering.....	17	good	good	8	7			8 00	6 00			yes	no	
1268	Lacquering.....	16	good	good	5	5							no	no	10 00
1269	Lacquering.....	16	good	good	4 m	4 m							no	no	
1270	Ornament.....	13	good	good	16	10	rent	4	13 00			7	yes	no	
1271	Plush ornament.....	18	good	good	1	1	A						no	no	
1272	Ornament.....	18	good	good	5	5	rent	3	12 00			1	no	no	10 00 10 00 6 00
1273	Ornament.....	15	good	good	5	5	A						yes	no	
1274	Draughtsman and designer.....	16	good	good	21	14	rent	5	27 00			4	yes	no	
1275	Joiner.....	14	good	good	20	2		6	5 00				yes	yes	
1276	Joiner.....	15	good	good	22	3		1	7 00	5 00			yes	yes	
1277	Joiner.....	15	good	good	20	2	rent	2	7 00			2	yes	yes	



## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

327

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefita.
		Then.....	Now.....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
<i>Picture-frame Makers—Cont.</i>														
1278	Joiner	good	good	19	3 m	own	1	\$6 00	\$5 00		1	yes	yes	\$6 00
1279	Joiner	good	good	37	2 d	rent	4	7 00			2	yes	yes	10 00 and Dr.
1280	Joiner	good	good	48	7 m	own					1	no	no	
1281	Joiner	good	good	48	½ d	own						yes	yes	10 00
1282	Joiner	good	poor	23	10 w	own	1	5 00			5	yes	yes	10 00
1283	Joiner	good	poor	43	15	own					7	no	no	
1284	Joiner	good	fair	28	3	own	6	18 00			2	yes	no	17 50 Dr. & Med.
1285	Joiner	good	good	27	19	rent								
1286	Joiner	good	good	3 m	3 m	A					4	yes	no	10 00
1287	Joiner	good	good	21	12	own	3	9 00			2	yes	no	10 00
1288	Joiner	good	good	5	3	rent								
1289	Joiner	good	good	4	4	A					3	no	no	
1290	Joiner	good	good	12	5	rent	4	16 00		\$4 50	2	yes	no	10 00
1291	Joiner	good	good	13	8	own			3 50			no	no	
1292	Joiner	good	good	7	3	own					4	yes	no	17 00
1293	Joiner	good	good	18	11	rent	4	13 00			3	yes	no	10 00
1294	Joiner	good	good	14	11									
1295	Joiner	good	good	3	3	A					1	no	no	
1296	Joiner	good	good	9	9	rent	4	18 00			5	yes	no	10 00
1297	Joiner	good	good	14	10	rent	7	30 00		4 50		no	no	
1298	Gilder	good	good	2	2									
<i>Billiard-table Makers.</i>														
1299	Billiard-table maker	good	good	36	11	rent	6	25 00			4	no	no	
1300	Billiard-table maker	good	good	22	10	rent	6	22 50			3	no	no	
1301	Billiard-table maker	good	good	11	2 m	rent	4	15 00				no	yes	
1302	Billiard-table maker	good	good	16	10		1	5 00			2	no	no	
<i>Tanners, Etc.</i>														
1303	Currier	good	good	26	5 m							yes	yes	10 00
1304	Tanner	good	good	13	3 m							yes	no	7 00
1305	Striker-out	good	good	9	7						2	yes	yes	7 00
1306	Beamster	good	good	13	13 m	rent	4	16 00			4	yes	yes	7 50 Dr. & Med.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.		
Tanners, Etc.—Continued.																		
1307	Carrier	31	M	M	France	11	11	\$2 75, day	\$764	\$2 09	7	6	50	5	18	5		
1308	Carrier	23	M	M	Ireland	11	6	2 00, day	584	1 60	10 h			60	14			
1309	Tanner	34	M	M	Germany	11	9	2 50, day			10 h			30	60			
1310	Tanner	25	M	M	Sweden	6	4	2 50, day			10 h			60	21			
1311	Carrier	54	M	S	Ireland	24	24	2 50, day	650	1 78	10 h			60	60			
1312	Carrier	37	M	S	Ireland	11	3	14 00, week	500	1 37	10 h			60	60			
1313	Finisher	32	M	M	France	4	3	35 00, m'th			5	5		30	10			
1314	Finisher	25	M	M	France	8	8	30 00, m'th			5	5		30	30			
1315	Finisher	34	M	S	France	2	2	30 00, m'th			5	5		30	40			
1316	Finisher	37	M	S	France	5	5	15 00, week			10 h			30	15			
1317	Trimmer	37	M	S	France	5	5	15 00, week			10 h			30	15			
1318	Tanner	27	M	M	Germany	9	6	15 00, week			7	7		40	26			
1319	Beamster	35	M	S	Germany	12	3	16 00, week			7	7		40	40			
1320	Tanner	33	M	M	Austria	7	3	2 50, day	630	1 89	5	5		40	16	1	11	
1321	Tanner	38	M	M	Germany	24	24	20 00, week			7	7		50				
1322	Tanner	32	M	M	Michigan	5	5	14 00, week			7	6		50				
1323	Tanner	32	M	M	Scotland	5	5	2 50, day			7	5:30		30	19			
1324	Tanner	44	M	M	Ireland	3	3	2 50, day			7	5:30		30	5:30			
1325	Tanner	33	M	S	United States	2	2	2 50, day			7	5:30		30	30			
1326	Tanner	29	M	M	Ireland	2	2	2 50, day			7	5:30		30	30			
1327	Tanner	29	M	S	Ireland	2	2	2 50, day			7	5:30		30	40			
1328	Tanner	25	M	S	Nova Scotia	2	2	2 50, day			7	5:30		30	30		56	
1329	Carrier	27	M	S	California	2	2	60 00, m'th	633	1 89	7	6		60	60		12	
1330	Yard hand	23	M	S	California	2	2	52 00, m'th	524	1 43	7	6		60	60			
1331	Carrier	31	M	S	California	25	25	60 00, m'th	709	1 94	7	6		60	6			
1332	Flesher	25	M	S	New York	20	20	55 00, m'th	650	1 81	7	6		60	60			
1333	Flesher	46	M	M	Massachusetts	20	20	55 00, m'th	600	1 80	7	6		60	5			
1334	Yardman	21	M	M	Western Islands	25	20	55 00, m'th	600	1 80	7	6		60	60			
1335	Yardman	21	M	M	Nova Scotia	2	2	52 00, m'th	600	1 64	7	6		60	60			
1336	Yardman	36	M	M	Germany	15	15	75 00, m'th	900	2 46	7	6		60	60			
1337	Yardman	52	M	M	Ireland	5	5	2 00, day			7	6		60	60			
1338	Yardman	23	M	M	Canada	6	6	60 00, m'th	678	1 85	7	6		60	10		12	
1339	Yardman	27	M	M	Massachusetts	6	6	52 00, m'th	604	1 45	7	6		60	60			
1340	Yardman	24	M	M	California	6	6	60 00, m'th	700	1 91	7	6		60	60		12	

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home.	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Tanners, Etc.—Continued.</i>															
1307	Currier	13	good	good	11	7 m	own	4				4	yes	yes	\$10 00, Dr.
1308	Currier	17	good	good	5	3 w							yes	yes	7 00
1309	Tanner	17	good	good	2			4					yes	no	10 00
1310	Tanner	18	good	good	5	3							no	no	
1311	Currier	14	good	good	1	8				\$5 00			no	yes	8 00
1312	Currier	22	good	good									yes	yes	
1313	Finisher	15	good	good						20 m		1			
1314	Finisher	15	good	good	4	4									
1315	Finisher	15	good	good	6	6				20 m					
1316	Finisher	12	good	good	2	2									
1317	Finisher	12	good	good	2	2									
1318	Trimmer	15			4	4				20 m		1			
1319	Tanner	17			13	8 m						1			
1320	Beamster	17	good	good	21	3			\$10 00	4 00			yes	no	Hospital.
1321	Tanner	18	good	good	16	3	rent	3	7 00			4	yes	yes	10 00
1322	Tanner	14	good	good	9	9	own			4 00		4	yes	yes	20 00
1323	Tanner	17	good	good								4	yes	yes	
1324	Tanner	15													
1325	Tanner	20					own			5 00		3	yes	yes	8 00
1326	Tanner									5 00					
1327	Tanner														
1328	Tanner	14	good	good	10	4 m				20 m			yes	no	
1329	Currier	14	good	good	7	7				20 m			no	yes	
1330	Yard hand	16	good	good	11	8				20 m			yes	no	10 00
1331	Currier	20	good	good	4	4				20 m			no	no	
1332	Flesher	15	good	good	4	4				20 m			no	no	
1333	Flesher	16	good	good	8	6	own	7		20 m		5	yes	no	10 00
1334	Yardman	16	good	good	6 m	6 m				20 m			no	no	
1335	Foreman	15	good	good	15	14	own	5		18 m		3	yes	no	7 50
1336	Tanner	19	good	good	4	5 m				20 m			no	no	
1337	Roller	15	good	good	1	1				20 m			yes	yes	10 00
1338	Yardman	19	good	good	1	1				20 m			no	no	
1339	Flesher	16	good	good	3	3	own	4				3	yes	no	7 50

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S. ....	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....		Sick .....	No Work....	Other Cause.	
<i>Tanners, Etc.—Continued.</i>																	
1340	Flesher	35	M	S	Massachusetts	15	15	\$60, month	\$600	\$1 64	7	6	60	52			
1341	Currier	23	M	S	Colorado	15	15	60, month	674	1 83	7	6	60				
1342	Tanner	23	M	S	Nova Scotia	3	3	60, month	720	1 97	7	6	60				
1343	Beamster	29	M	S	Nova Scotia	3	3	60, month	718	1 96	7	6	60	1			
1344	Hide scraper	31	M	M	Scotland	5	5	2 00, day	508	1 39	7	6	60		52		
1345	Laborer	31	M	M	England	5	5	2 00, day			7	6	60				
1346	Tanner	38	M	M	Canada	11		2 50, day			7	5:30	30				
1347	Tanner	43	M	S	England	30		2 50, day	615	1 68	7	5:30	30	60			
1348	Tanner	29	M	M	Ireland	14		2 50, day	735	1 01	7	5:30	30	12			
1349	Tanner	31	M	M	Illinois			2 50, day			7	5:30	30		17		
1350	Tanner	22	M	M	California			2 50, day			7	5:30	30	8			
1351	Tanner	22	M	M	France			2 75, day			7	5:30	30		22		
1352	Tanner	49	M	S	United States			2 50, day			7	5:30	30				
1353	Tanner	40	M	M	Canada	7		2 50, day			7	5:30	30		5		
1354	Tanner	23	M	M	Ireland	8		2 50, day			7	5:30	30				
1355	Tanner	31	M	M	Germany	10	9	2 50, day			7	6	10				
1356	Tanner	23	M	S	Hungary	3	6 m	2 00, day			7	6					
1357	Tanner	36	M	M	Hungary	10	9	2 00, day			10 h		30	12	30		
1358	Currier	27	M	M	California			2 33, day	615	1 68	10 h		30				
1359	Currier	30	M	M	Ireland			3 00, day			10 h		15				
1360	Currier	48	M	M	Ireland	25	25	2 75, day	655	1 80	10 h		30	14	30		
1361	Tanner	40	M	S	Ireland	16	16	2 50, day			7	5:30	30				
	Currier	39	M	S	Germany	10		2 75, day			7	5:30	30				
	Currier	45	M	S	England	9		2 75, day	794	2 08	7	5:30	30		17		
	Currier	37	M	M	Vermont			2 75, day			7	5:30	30	7			
	Currier	34	M	M	Ohio			14 50, week	700	1 91	7	5	40				
	Currier	36	M	M	Sandwich Islands	17	17	2 50, day	510	1 40	10 h		30	90	12		
	Currier	28	M	S	Canada	7	7	2 75, day	841	2 31	10 h		60				
	Currier	32	M	M	United States	4	4	2 33, day			10 h		50	12			
	man	52	M	M	Ireland	29	29		550	1 50	7	5:45	40				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Tanners, Etc.—Continued.</i>															
1340	Flesher	20	good	good	5	4				\$20 m			no	no	
1341	Currier	20	good	good	1	1				20 m			no	no	
1342	Tanner	25	good	good	3	3				15 m			no	no	
1343	Beamster				3	3							no	no	
1344	Hide scraper	15	good	good	17	7 m	rent	4				3	no	no	
1345	Laborer				3 w	3 w							yes	yes	\$7 00
1346	Tanner	17	good	good	14								yes	yes	
1347	Tanner	15	good	good		2							yes	yes	
1348	Tanner	16	good	good									yes	yes	
1349	Tanner	20	good	good	9	6 m							yes	yes	
1350	Tanner												yes	yes	
1351	Tanner	20										4	yes	yes	
1352	Tanner	19	good	good			own	7		6 00			yes	no	9 00
1353	Tanner	13	good	good			own						yes	yes	7 50
1354	Tanner	18					own	7					yes	yes	10 00
1355	Tanner	18		good	16	1							yes	yes	
1356	Tanner	15			18 m	3 m							yes	yes	
1357	Tanner	17	good	good	18 m	18 m	rent	6	\$10 00	4 50			yes	yes	7 50
1358	Currier	13	good	good	14	2		6					yes	no	
1359	Currier	15	good	good	15	3	own	15					yes	yes	
1360	Currier	13	good	good	5 m	5 m	own	6					yes	yes	
1361	Tanner	15	good	good	20	2						4	yes	yes	7 50 Dr. & Med.
1362	Currier	19	good	good	11	11							yes	yes	8 00
1363	Currier	18	good	good	8	2	own	5					yes	yes	
1364	Currier	21	good	good	7	2	rent	4					yes	yes	7 00
1365	Currier	12	good	good	11	4	rent	4					no	yes	8 00
1366	Currier	16	good	good	12	2 m							yes	yes	
1367	Currier	12	good	good	17	2	own	5					no	yes	
1368	Currier	22	good	good	5	5	own	5					yes	no	
1369	Fireman												no	no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S. ....	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....		Sick .....	No Work....	Other Cause.	
Shoemakers.																	
1370	Foreman .....	30	M	M	United States.....		\$100 month						30		21		
1371	Foreman .....	61	M	M	Massachusetts.....	30	4 00, day		\$891	\$2 35	7	5:30	30		60	26	
1372	Patternmaker ..	52	M	M	California.....	27	3 50, day				7	5:30	30		52		
1373	Cutter.....	22	M	S	United States.....						7	5:45	40				
1374	Cutter.....	16	M	M	United States.....		1 00, day				7	5:45	40				
1375	Cutter.....	31	M	M	United States.....		10 00, week				7	5:45	40				
1376	Cutter.....	23	M	M	United States.....		12 00, week				7	5:45	45		3		
1377	Cutter.....	19	M	M	Massachusetts.....	24	15 00, week		765	2 09	7	5:45	45		60		
1378	Cutter (foreman) ..	51	M	M	Ohio.....	36	27 00, week		1,107	3 03	7	5:45	45				
1379	Cutter.....	53	M	M	Ireland.....		2 75, day				7	5:45	45				
1380	Cutter.....	24	M	M	California.....		3 00, day				7	5:30	30		12	21	
1381	Cutter.....	22	M	S	California.....		2 00, day				7	5:30	30		8		
1382	Cutter.....	30	M	M	California.....		3 00, day				7	5:30	30				
1383	Cutter.....	29	M	M	United States.....		3 00, day		882	2 41	7	5:30	30		12		
1384	Cutter.....	25	M	M	United States.....		4 00, day		1,150	3 15	7	5:30	30				
1385	Cutter.....	40	M	M	England.....	8	3 00, day				7	5:30	30		4	30	
1386	Cutter.....	52	M	M	Ireland.....		3 00, day				7	5:30	30				
1387	Cutter.....	52	M	M	Nevada.....	40	20 00, week				7	5:30	30				
1388	Cutter.....	26	M	S	California.....		3 00, day		900	2 46	7	5:30	30				
1389	Cutter.....	32	M	M	California.....		20 00, week				7	5:30	30		3	24	
1390	Cutter.....	32	M	M	United States.....	20	30 00, week				7	5:30	30		6	26	
1391	Cutter.....	24	M	S	United States.....	2	3 00, day				7	5:30	30		7	52	
1392	Cutter.....	52	M	M	Netherlands.....	33	3 75, day				7	5:30	30				
1393	Cutter.....	33	M	M			3 00, day				7	5:30	30		7		
1394	Cutter.....	47	M	M	New Hampshire.....		3 00, day				7	5:30	30				12
	Sole cutter .....	47	M	M	United States.....	18	4 00, day				7	5:30	30				
	Cutter.....	24	M	M	California.....		15 00, week		390	1 06	7	5:30	30		1/2	90	30
	Cutter.....	24	M	M	New York.....	2	3 00, day				7	5:30	30			14	
	Lining cutter .....	18	M	S	California.....		1 00, day				7	5:30	30				
	Cutter.....	16	M	M	California.....		5 00, week				7	5:30	30				
	Stitcher.....	28	M	M	Ireland.....	20	4 18 00, week		903	1 65	7	5:30	30		80	25	
	Stitcher.....	26	M	M	United States.....		3 00, day				7	5:30	30		30		
	Stitcher.....	21	M	M	California.....		13 00, week				7	5:30	30				



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Shoemakers—Continued.																	
1403	Cutter.	18	M	S	United States.	7	\$5 00, week				7	5:30	30				
1404	Cutter.	40	M	S	United States.	37	3 25, day				10 h	5:45	45	150			
1405	Cutter.	32	M	S	California.						7	5:45	45		65		
1406	Cutter.	31	M	S	California.	2					7	5:45	45				
1407	Cutter.	22	M	S	United States.						7	5:45	45				
1408	Stock cutter.	41	M	M	Ireland.	21	21 00, week				7	5:45	45				
1409	Stock cutter.	31	M	M	California.		20 00, week				7	5:45	45				
1410	Stock cutter.	31	M	M	England.	7	19 50, week				7	5:45	45				
1411	Cutter.	33	M	S	Canada.	12	21 00, week	\$960	\$2 63		7	5:45	45	30			
1412	Shoefitter.	21	F	S	California.		9 00, week				7:30	5:30	30				
1413	Shoefitter.	19	F	S	New Jersey.	13	10 00, week	350	96		8	5:30	30				
1414	Shoe vanner.	35	F	S	Massachusetts.	9					7:30	5:30	30				
1415	Shoefitter.	20	F	S	Illinois.	15	9 00, week				7:30	5:30	30		42		
1416	Shoe operator.						3 00, week		153	42	7:30	5:30	30				
1417	Shoefitter.	30	F	M	New York.		10 00, week				8	5:30	30				
1418	Shoefitter.		F		California.		9 00, week				8	5:30	30				
1419	Shoefitter.		F		Germany.		9 00, week				8	5:30	30				
1420	Shoe finisher.		F	S	Ireland.		10 00, week		520	1 42	7:30	5:30	30				
1421	Shoe vanner.	30	F	S	California.		4 50, week				8	5:30	30				
1422	Shoefitter.	30	F	S	United States.	3	2 50, day				7	5:30	30				
1423	Shoe stitcher.		F	S	California.						7	5:30	30				
1424	Shoe trimmer.	13	F	S	California.						7	5:30	30		52		
1425	Shoefitter.	24	F	S							7	5:30	30		52		
	Shoe stayer.	24	F	M	California.		5 00, week				7	5:30	30				
	Shoe finisher.	15	F	S	California.						7	5:30	30				
	Shoe turner.	17	F	S	California.		6 00, week	306	83		7	5:30	30				
	Shoe packer.	15	F	S	California.		2 50, week				7	5:30	30				
	Shoefitter.	21	F	S	California.		1 50, day				7	5:30	30				
	Shoefitter.	16	F	S	California.		2 50, week				7	5:30	30				
	Shoefitter.	17	F	S	California.		1 25, day				7	5:30	30				
	Shoefitter.	16	F	S	California.		1 00, day				7:30	5:30	30				
	Shoefitter.	13	F	S	California.		2 50, week				7	5:30	30				
	Shoefitter.	13	F	S	California.		2 50, week				7	5:30	30				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns.	Labor Or- ganizat'ns.	
Shoemakers—Continued.															
1403	Cutter.....	14	good	good	4	7 m						4	no	no	
1404	Cutter.....	10	good	good	13								yes	yes	\$4 00
1405	Cutter.....	18	good	good			rent	4	\$10 00				yes	no	
1406	Cutter.....	15	good	good	16	16 m							no	no	
1407	Cutter.....	13	good	good	9	16 m							no	no	
1408	Stock cutter.....	16	good	good	21	8	rent	4				5	no	yes	10 00
1409	Stock cutter.....	16	good	good	8	8	rent	6				1	yes	yes	7 50
1410	Stock cutter.....	13	good	good	10	7	rent	4	16 50			4	yes	no	18 00
1411	Cutter.....	21	good	good	19	12							yes	yes	
1412	Shoefitter.....	16			4	2								yes	
1413	Shoefitter.....	13	good	poor	2 m	2 m								yes	
1414	Shoe vamp'er.....	15	good	good	15	9				\$25 00			yes	no	5 00
1415	Shoefitter.....	16	good	fair	4	5 m							yes	yes	
1416	Shoe operator.....	15	good	good	1	1							no	no	
1417	Shoefitter.....	13	good	good	4	4	rent	4	12 00			1	no	no	
1418	Shoefitter.....	15	good	good	5	5							no	no	
1419	Shoefitter.....	15	good	good	5	5							no	no	
1420	Shoe finisher.....	18	good	fair	5	5						1	no	no	
1421	Shoe vamp'er.....														
1422	Shoefitter.....	13	good	good	3	3						3	yes	yes	
1423	Shoe stitcher.....	16	good	good	12	2			\$4 50				no	no	
1424	Shoe trimmer.....				4 m	4 m							no	no	
1425	Shoefitter.....	16	good	good		18 m							no	no	
1426	Shoefitter.....	15	good	good	8	2	rent	5				2	no	no	
1427	Shoe finisher.....	14	good	good	18 m	18 m							no	no	
1428	Shoe turner.....	14	good	good	3	3							no	no	
1429	Shoe packer.....	15	good	good	7 m	7 m							no	no	
1430	Shoefitter.....	21	good	good	2 m	2 m			3 00				no	no	
1431	Shoefitter.....	15	good	good	7 m	7 m									
1432	Shoe liner.....	15	good	good	2	2								yes	
1433	Shoe toe seamer.....	14	good	good	2	2									
1434	Shoe turner.....	16	good	good	3	3									
1435	Shoefitter.....				6 m	6 m			4 00						

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Shoemakers—Continued.															
1403	Cutter.	18 M	M	United States.	7	37	\$5 00, week			7	5:30	30			
1404	Cutter.	40 M	M	United States.	37		3 25, day			10 h	5:45	45		150	
1405	Cutter.	32 M	M	California.						7	5:45	45		65	
1406	Cutter.	31 M	M	United States.	2					7	5:45	45			
1407	Cutter.	22 M	M	Ireland.	21	19	21 00, week			7	5:45	45			
1408	Stock cutter.	41 M	M	California.	20	00, week				7	5:45	45			
1409	Stock cutter.	31 M	M	California.	19	50, week				7	5:45	45			
1410	Stock cutter.	31 M	M	England.	7					7	5:45	45			
1411	Cutter.	33 M	M	Canada.	12	12	21 00, week	\$980	\$2 63	7	5:45	45		30	
1412	Shoelitter.	21 F	F	California.	13		9 00, week			7:30	5:30	30			
1413	Shoelitter.	19 F	F	New Jersey.	13		10 00, week	350	96	8	5:30	30			
1414	Shoe vanner.	35 F	F	Massachusetts.	9					7:30	5:30	30			
1415	Shoelitter.	20 F	F	Illinois.	15		9 00, week			7:30	5:30	30		42	
1416	Shoe operator.						3 00, week	153	42	7:30	5:30	30			
1417	Shoelitter.			New York.			10 00, week			8	5:30	30			
1418	Shoelitter.	30 F	F	California.			9 00, week			8	5:30	30			
1419	Shoelitter.			Germany.			9 00, week			8	5:30	30			
1420	Shoe finisher.						10 00, week	520	1 42	7:30	5:30	30			
1421	Shoe vanner.	30 F	F	Ireland.			4 50, week			8	5:30	30			
1422	Shoelitter.	30 F	F	United States.	3		2 50, day			7	5:30	30			
1423	Shoe stitcher.	30 F	F	California.						7	5:30	30			
1424	Shoe trimmer.	13 F	F	California.						7	5:30	30		52	
1425	Shoelitter.	24 F	F	California.						7	5:30	30		52	
1426	Shoe stayer.	24 F	F	California.			5 00, week			7	5:30	30			
1427	Shoe finisher.	15 F	F	California.						7	5:30	30			
1428	Shoe turner.	17 F	F	California.			6 00, week	306	83	7	5:30	30			
1429	Shoe packer.	15 F	F	California.			2 50, week			7	5:30	30			
1430	Shoelitter.	21 F	F	California.			1 50, day			7	5:30	30			
1431	Shoelitter.	16 F	F	California.			2 50, week			7	5:30	30			
1432	Shoe liner.	17 F	F	California.			1 25, day			7	5:30	30			
1433	Shoe toe seamer.	16 F	F	California.			1 00, day			7:30	5:30	30			
1434	Shoe turner.	19 F	F	California.			1 00, day			7:30	5:30	30			
1435	Shoelitter.	15 F	F	California.			2 50, week			7	5:30	30			74

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work...	Health. Then..... Now .....	Years Engaged, Present Em- ployment.	Own or Rent Home	Number of Rooms.	Amount Paid for Rent..... Board..... Board and Lodging..	Others Supported..	Member of Beneficial Associat'ns Labor Or- ganizat'ns.	Weekly Benefita.
	<i>Shoemakers—Continued.</i>									
1436	Shoefitter	15		3					yes	
1437	Shoefitter	16		6 m					no	
1438	Shoe stamper	14	good	3 m					no	
1439	Shoefitter	15	good	5 m					no	
1440	Shoe shaper	15	good	2					no	
1441	Shoefitter	16	fair	5					yes	
1442	Shoefitter	15	good	9					yes	
1443	Shoe folder	8	good	7				1	yes	\$7 00
1444	Shoe vampor	10	good	7					yes	
1445	Shoefitter	14	perfect fine	8 m					yes	
1446	Shoe pastar	15	good	2					no	
1447	Shoe liner	16	fair	9					yes	
1448	Shoe falle worker	14		2					yes	
1449	Shoefitter	17		2					yes	
1450	Shoefitter	15		2				2	yes	
1451	Shoe buttonhole maker	15	good	4					yes	
1452	Shoe vampor	8	good	4					yes	
1453	Shoe vampor	8	good	8					yes	
1454	Shoe closer	13	good	10					yes	
1455	Boothfitter	18	good	7					yes	
1456	Shoefitter	18	good	10	rent	4	\$14 00	3	yes	10 00
1457	Shoefitter	16	good	9					yes	
1458	Shoefitter	11	good	1					yes	
1459	Shoefitter	20	good	4 w					no	
1460	Shoe packer	15	good	4					no	
1461	Shoe statcher	15	good	4				8	yes	
1462	Shoe slayer	16	good	1					no	
1463	Shoefitter	14	good	2 m					no	
1464	Shoefitter	14	good	5				3	yes	
1465	Shoe vampor	15	good	7					no	
1466	Shoefitter	16	good	4					yes	
1467	Shoe finisher	16	good	8 m					no	
1468	Shoe liner	17	good	1					yes	
1469	Shoe liner	15	good	18 m					yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.			Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.				Sick.	No Work.	Other Cause.
<i>Shoemakers—Continued.</i>																		
1469	Shoefitter	19	F		United States			\$7 00, week			8	5:30	45				52	
1470	Shoe vamp.	19	F		United States						7:30	5:30						
1471	Shoe stitcher	23	M		California	5		8 00, week			7	5:30	30				78	
1472	Shoe seamer	18	F		California						7	5:30	30			36		
1473	Shoe barrer	17	F		California						7	5:30	30					
1474	Shoe stayer	17	F		United States			7 50, week			7	5:30	30					
1475	Shoe buttonhole maker	34	F	M	Missouri	30					8	5:30	30					
1476	Shoefitter	17	F		Illinois	15		3 00, week			7:30	5:30	30					
1477	Shoefitter	23	F		California			12 00, week	\$312	\$1 07	7:30	5	30					
1478	Shoefitter	23	F		California				510	1 39	7:30	5:30	45					
1479	Shoefitter		F		California			8 00, week	400	1 00	9:15	h	30					
1480	Shoefitter	18	F		California			6 00, week			7:30	5:45	45					
1481	Shoefitter	18	F		California						7:30	5:45	45			26		
1482	Shoe liner	18	F		United States						7:30	5:45	45			18		
1483	Shoe vamp.		F		United States											12		
1484	Shoefitter	20	F		California			2 00, day			8	5	30			10		54
1485	Shoefitter		F		United States			9 00, week			7:30	5:30	30					
1486	Shoefitter		F		New York			10 00, week			7:30	5:30	30					
1487	Shoefitter		F		California			13 00, week			7:30	5:30	30					
1488	Shoefitter		F		California			10 00, week	510	1 39	7:30	5:30	30					
1489	Shoefitter	25	F	M	Germany	10	9	10 00, week	440	1 20	7:30	5:30	30					
1490	Shoefitter	21	F	S	New York						8	5:30	60					
1491	Shoe pasteur		F		California			10 00, week			8	5:30	60					
	Shoefitter	17	F		California			12 00, week			8	5:30	60					
	Shoefitter	16	F		California								40					
	Shoefitter		F		California								40					
	Shoefitter		F		California			10 00, week			7:30	6:25	40					
	Shoefitter	16	F		California			7 00, week			8	5:30	40				26	
	Shoefitter	21	F		California			7 00, week			8	5:30	40			52		
	Shoefitter		F		California			12 00, week			8	5:30	30					
	Shoefitter		F		California			10 00, week			8	5:15	75					
	Shoefitter		F		California			7 00, week			8	5:30	40					
	Shoefitter	15	F		Matine			3 00, week			7	5:30	40					

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
	<i>Shoemakers—Continued.</i>													
1469	Shoefitter	15	good	2	2								no	
1470	Shoe vamp.	15	good	4	9 m								yes	
1471	Shoe stitcher	16	good		5								yes	
1472	Shoe seamer	15	good	3	5 w								yes	
1473	Shoe barrer	16	good	1	1								yes	
1474	Shoe stayer	15	good	2	2									
1475	Shoe buttonhole maker	12	good	10	2 m	rent	10				1	no	no	
1476	Shoefitter	16	good	7	1								no	
1477	Shoefitter	16	good	7	5			\$5 00						
1478	Shoefitter		good	5	5									
1479	Shoefitter		good	5	5									
1480	Shoefitter	15	good	2	2								yes	
1481	Shoefitter	16	good	3	3								yes	
1482	Shoe liner	15	poor	2									yes	
1483	Shoe vamp.													
1484	Shoefitter	16	good	4	5 m						1	no	no	
1485	Shoefitter	13	good	11	11									
1486	Shoefitter	15	good	17	13			15 00			1	no	no	
1487	Shoefitter	15	good	10	2	own	7					yes	no	
1488	Shoefitter	14	good	5	4	rent	4	9 00				yes	yes	
1489	Shoefitter	13		10		own	9				3			
1490	Shoefitter	16		5	5								no	
1491	Shoe pasteur			5	5								no	
1492	Shoefitter			4	4								yes	
1493	Shoefitter			3	3								no	
1494	Shoefitter			6									no	
1495	Shoefitter	14	poor	3									no	
1496	Shoefitter	13		3	1								yes	
1497	Shoefitter				4 m								yes	
1498	Shoe vamp.				2 m								yes	
1499	Shoe vamp.		good	5									yes	
1500	Shoe liner		good	5	2 m								yes	
1501	Shoefitter	15	good	5 w				\$3 00					yes	no



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Shoemakers—Continued.																	
1502	Shoefitter	19	F	X	California			\$12 00, wk			8	5	75		1	26	
1503	Shoefitter	19	F	X	California						8	5	75			12	
1504	Shoefitter	20	F	X	California						8	5:30	40				
1505	Shoefitter	18	F	X	New York						8	5:30	40			36	
1506	Shoeturner	31	M	X	Ohio		5	1 25, day			7	5:30	30				
1507	Shoemaker	19	M	X	United States			2 75, day			7	5:30	30				
1508	Shoemaker (sole room)	45	M	X	United States			12 00, week	\$468	\$1 28	7	5:45	40			60	12
1509	Foreman	22	M	X	Ohio		23	4 00, day	1,088	2 98	7	5:45	40			24	10
1510	Sole-leather worker	33	M	X	California		30	15 00, week			7	5:45	40			45	
1511	Stockfitter	22	M	X	England		21	4 00, day			7	5:30	30				
1512	Stock-room employé	22	M	X	California			2 25, day			7	5:45	45				
1513	Stockworker	31	M	X	United States		3	21 00, week			7	5:45	45			40	
1514	Stockworker	30	M	X	Ireland		3	2 00, day			7	5:45	40			60	12
1515	Stockworker	34	M	X	United States			21 00, week			7	5:45	40			30	
1516	Stockfitter	30	M	X	Canada		24	3 50, day	1,000	2 73	7	5:45	40			18	12
1517	Stock-room employé	28	M	X	New York		16	2 50, day	680	1 89	7	5:45	40				
1518	Laster	26	M	X	United States		1				7	5:30	30			20	30
1519	Laster	27	M	X	United States		4		806	2 45	7	5:30	30			30	
1520	Laster	30	M	X	United States		6	21 00, week			7	5:30	30			100	
1521	Laster	45	M	X	Ireland		24				7	5:30	30				
1522	Laster	27	M	X	New York		25				7	5:30	30				
1523	Laster	31	M	X	New York		2				7	5:30	30				
1524	Laster	30	M	X	New York		11	12 00, week			7	5:30	30				
1525	Laster	42	M	X	United States		42	7 50, week	270	74	7	5:45	40			50	15
1526	Laster	28	M	X	New York		43	7 00, week			7	5:45	40			90	
1527	Laster	50	M	X	Ireland		38	6 00, week	269	95	7	5:30	30			90	
1528	Laster	63	M	X	Ireland		41	6 00, week	228	62	7	5:30	30			75	
1529	Laster	60	M	X	Ireland		42	6 00, week			7	5:30	30			78	
1530	Laster	62	M	X	Ireland		43	6 00, week	228	62	7	5:30	30			78	
1531	Laster	22	M	X	Massachusetts		45	6 00, week	153	41	7	5:30	30			153	
1532	Laster	22	M	X	Ireland		45	6 00, week			7	5:30	30			78	
1533	Laster	20	M	X	California		43	6 00, week	706	2 00	7	5:30	30			78	
1534	Laster	20	M	X	Azores Islands		43	6 00, week			7	5:30	30				

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

341

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Shoemakers—Continued.															
1502	Shoefitter	12	good	good	4	1						2	yes	yes	\$7 50
1503	Shoefitter	12	good	poor	5	1			\$5 00			2	yes	yes	7 00
1504	Shoefitter	4			4	4							no	no	
1505	Shoefitter	5			5								no		
1506	Shoeturner	16								5 00					
1507	Shoemaker	14			14	10 m		1	\$5 00	4 50			yes	yes	
1508	Shoemaker (sole-room)	15			2	11						1	no	yes	
1509	Foreman	22	good	good	3	17	rent	6	17 00			9	yes	no	10 00
1510	Sole-leather worker	13	good	good	8	3	rent	3	9 00			3	no	yes	
1511	Stockfitter	17	good	good	4 m	4 m	rent	5	13 00			5	no	yes	
1512	Stock-room employé	12	good	fair	2	2						2	yes	yes	
1513	Stockworker	14	good	good	12	3							no	no	
1514	Stockworker	17			3	3							no	yes	
1515	Stockworker	13	good	good	15	11	rent	4	15 00		\$3 00		yes	yes	17 00 Dr. & Med.
1516	Stockfitter	14	good	good	10	10	rent	3	12 00				yes	yes	
1517	Stock-room employé	14	good	good									no		
1518	Laster	16	good	fair	7	3	rent	6	20 00	5 00		3	yes	yes	10 00
1519	Laster	13	good	good	14	3	rent	4					no	yes	
1520	Laster	12	good	good									no	yes	
1521	Laster	12	good	bad	12	3 w		1	6 00				no	yes	
1522	Laster	15	good	good	15	6 m							no	yes	
1523	Laster	14	good	good	16	2	rent	4					no	yes	
1524	Laster	13	good	good	5	5							no	yes	
1525	Laster	16	good	good	29	6							no	yes	
1526	Laster	14	good	poor	36	13	rent	7	12 00			5	no	yes	
1527	Laster	14	good	fair	34	1	rent	9		4 50			no	yes	
1528	Laster	20	good	poor	30	13	rent	5					no	yes	
1529	Laster	15	good	fair	45	2	own	5					no	yes	
1530	Laster	16	good	fair	6	3 w						2	yes	yes	
1531	Laster	21	good	poor	40	6	own	6				4	no	yes	
1532	Laster	15	good	good	5	4 m							no	yes	
1533	Laster	16	good	good	13	8	rent	5	15 00				no	yes	
1534	Laster	16	good	good											

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Shoemakers—Continued.															
1535	Laster	36 M	M	New York	24	24	\$3 00, day	\$801	\$2 19	7	5:30	30	14	20	5
1536	Laster	35 M	M	New Jersey	17	17	8 00, week	274	75	8	5:30	30	100		
1537	Laster	37 M	M	New York	35	35	10 80, week	400	1 09				60		
1538	Laster	44 M	M	Nova Scotia	23	23	8 00, week	380	1 04	7	6	60			
1539	Laster	50 M	M	Canada	25	25	16 50, week			7	5:30	60			18
1540	Laster	22 M	M	California	31	31	15 00, week					45		104	
1541	Laster	31 M	M	United States	38	38	20 00, week	600	1 64	7	5:45	45		40	24
1542	Laster	58 M	M	Germany	23	23	20 00, week	946	2 59	7	5:30	30	1	21	
1543	Heeler	35 M	M	United States	23	23	20 00, week	700	1 91	7	5:30	30		70	
1544	Heeler	50 M	M	United States			2 50, day			7	5:45	40		30	
1545	Heeler	22 M	M				12 00, week			7	6	30		52	
1546	Heeler	22 M	M	United States	15	15				7	5:30	60			
1547	Heel finisher	22 M	M	England	33	33				9	5:30				
1548	Heel burnisher	38 M	M	Denmark	9	9	20 00, week			7	5:30	30			
1549	Heel burnisher	28 M	M	California	38	38	18 00, week			7	5:45	50			18
1550	Heel burnisher	21 M	M	Ireland	38	38	7 50, week	350	95	7	6	30			
1551	Heel burnisher	50 M	M	California			3 00, day			7	5:45	45	52		
1552	Heel burnisher	29 M	M	England	5	5	2 00, day			7	5:45	45	30		
1553	Heel burnisher	33 M	M	California						7	5:45	45	24		
1554	Nailer	24 M	M	Canada			15 00, week			7	5:45	45	104		
1555	Nailer	38 M	M	United States	22	22	15 00, week			7	5:45	45	18		
1556	Edge maker	50 M	M	Germany	23	23	20 00, week			7	5:30	60			
1557	Edge beller	32 M	M	United States	15	15				7	5:30	30	15		28
1558	Edge beller	38 M	M	United States	23	23				7	5:30	30		78	
1559	Edge beller	19 M	M	Ireland	20	20	3 50, day	1,000	2 73	7	5:30	30			
1560	Treer	24 M	M	Ireland	16	16	9 00, week					30		183	
1561	Treer	40 M	M	Ireland	4	4	3 m			7	5	30			
1562	Treer	23 M	M	Ireland	28	28	7 50, week			7	5:30	30			
1563	Treer	45 M	M	Ireland	40	40	18 00, week			7	5:45	45			
1564	Treer	27 M	M	Germany	8	8	2 75, day			7	5:30	30		42	25
1565	Treer	20 M	M	Germany	8	8	3 00, day			7	5:30	30		74	24
1566	Treer	27 M	M	United States	6	6	4 00, day			7	5:30	30			

### STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

343

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Shoemakers—Continued.</i>															
1535	Laster.....	15	good	poor	12	7	rent	3	\$12 00			4	no	yes	
1536	Laster.....	17	good	poor	10	3	rent	6	5 00	\$3 50		2	yes	yes	
1537	Laster.....	17	good		8	8	rent	8	25 00				yes	yes	
1538	Laster.....	19	good		23	5 m	rent	8		3 00			yes	yes	
1539	Laster.....	16	good	good	5	5	rent	7	30 00			2	yes	yes	
1540	Laster.....	16	good	fair	12	6	rent	9				2	yes	yes	
1541	Laster.....	15	good	fair	42	22	own	4	10 00			2	no	yes	
1542	Laster.....	16	good	good	20	10 m	rent	6	18 00			4	yes	yes	
1543	Heeler.....	19	good	fair	30	6	rent	4							
1544	Heeler.....	13	good	good	5 m	5 m	rent	9				3	no	no	
1545	Heeler.....	14	good	good	5	5	rent	8	15 00			2	yes	yes	
1546	Heeler.....	14	good	good	5	5	rent	4		6 00		9	no	yes	7 50
1547	Heel finisher.....	13	good	good	8	5	rent		10 00			1	no	yes	
1548	Heel burnisher.....	19	good	good	9	9	own	6				2	yes	yes	
1549	Heel burnisher.....	11	poor	good	11	11	rent	6	19 00			5	yes	yes	
1550	Heel burnisher.....	17	good	fair	23	8	own	4	14 00						
1551	Heel burnisher.....	12	good	good	18	3 m	rent					3	yes	yes	
1552	Heel burnisher.....	12	good	good	35	8	own	5	17 00			4	yes	yes	
1553	Heel burnisher.....	14	good	good	22	16	rent		35 00						
1554	Nailer.....	14	good	bad	20	14	rent								
1555	Nailer.....	19	good	good	18 m	7 m	rent	5							
1556	Nailer.....	15	good	good	8	8	rent	5	12 00	5 00		5	yes	no	
1557	Edge maker.....	10	good	good	28	3	own	4		6 00					
1558	Edge beller.....	14	good	good	25	3	rent								
1559	Edge beller.....	14	good	good	5	3	rent		5 00						
1560	Edge beller.....	12	good	good	6	3	rent	3	13 00			1	yes	yes	
1561	Treer.....	13	good	good	12	3	rent								
1562	Treer.....	13	good	fair	28	3	own	4							
1563	Treer.....	18	good	bad	25		rent								
1564	Treer.....	10	good	fair	5	3	rent								
1565	Finisher.....	10	good	fair	6	3	rent		5 00						
1566	Finisher.....	12	good	good	12	3	rent	3	13 00			1	yes	yes	7 50 Dr. &amp



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns.	Labor Organizat'ns.	
Shoemakers—Continued.														
1568	Finisher	good	good	15	4	rent	3	13 25	\$5 00	2	yes	no	no	
1569	Finisher	good	good	15	5						yes	no	no	
1570	Finisher	good	good	10	9						no	no	no	
1571	Finisher	good	good	12	8	rent	5	\$20 00		5	yes	yes	yes	\$7 00
1572	Finisher	good	good	12	3		3	8 00						
1573	Finisher	good	good	16	16									
1574	Finisher	good	good	14	11	rent	3	13 25	\$5 00		yes	yes	yes	10 00
1575	Finisher	good	good	16	19						no	no	no	
1576	Finisher	good	good	17	25	own	5			3	no	no	no	
1577	Crimper	good	good	18	3	own	12			3	no	no	no	
1578	Crimper	good	good	18	3	own	12							
1579	Finisher of buttonholes	good	good	16	2m									
1580	Finisher of buttonholes	good	good	16	6									
1581	Rounder	good	fair	21	18 m	rent	6			1	yes	yes	yes	7 00 Dr. & Med.
1582	Counter skiver	good	good	16		rent	1	10 00		1	yes	yes	yes	7 50
1583	Counter skiver	good	good	13	8 m	rent	4	7 00		3	yes	no	no	
1584	Leveller	good	good	13	8	rent				1	yes	yes	yes	
1585	Lumper	good	fair	13	2									
1586	Block hand	good	good	16	14						yes	yes	yes	20 00
1587	Shoe dresser	good	fair	12	25	rent	4	16 00			yes	no	no	
1588	Bottomer	good	good	17	17	rent	6	25 00			yes	yes	yes	7 50
1589	Turner	good	good	17	30						yes	yes	yes	
1590	Turner	good	poor	13					3 00	3	no	yes	yes	
1591	Turner	good	poor	18	8	rent	4				no	yes	yes	7 00
1592	Sock-liner	good	poor	16	5	own					yes	yes	no	7 00
1593	Sock-liner	good	poor	16	4						yes	yes	no	
1594	Sock-liner	good	poor	13	4						no	yes	yes	
1595	Operator	good	poor	17	17						yes	yes	yes	
1596	Operator	good	poor	12	1 m						yes	yes	yes	
1597	Operator	good	poor	1	1				5 00		yes	yes	yes	
1597	Operator	good	poor	13	5	rent	4	20 00		4	no	yes	yes	
1598	Operator	good	poor	6	2	rent					yes	yes	yes	
1599	Operator	good	poor	8	6	own	7				yes	yes	yes	7 00
1600	Operator	good	good	18	8	own					yes	yes	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Shoemakers—Continued.																
1601	Packer	43 M	M	Ireland	34	3	\$3 00, day	\$579	\$1 58	7	5:45	40	90	18	5	
1602	Packer	24 M	M	New York	3	3	2 50, day	610	1 67	7	5:30	30	15	54		
1603	Packer	26 M	M	Poland	3	8m	2 50, day			7	5:30	30				
1604	Packer	26 M	M	California			3 00, day	918	2 51	7	6	45				
1605	Laborer	64 M	M			31	2 00, day					45				
1606	Paster	17 F	F	United States			1 00, day			7	5:45	45				
1607	Trimmer	36 M	M	United States		6	5 00, day			7	5:30	30	90			
1608	Turned shoemaker	27 M	M	Canada	7		2 75, day	841	2 30	7	5:30	30				
1609	Turned shoemaker	38 M	M	Germany	8	4	3 00, day	738	2 22	7	5:30	30	30	15		15
1610	Turned shoemaker	49 M	M	Sweden	21	15	2 35, day	675	1 84	7	5:30	30				
1611	Turned shoemaker	28 M	M	Ohio	1	3	2 25, day	1,000	2 73			30				
1612	Laster	74 M	M	Ireland	57	24	1 25, day	668	1 01			30		11		
1613	Packer	55 M	M	Maine	22	7	7 00, week	238	81	7	5:30	30	15	52	35	
1614	Shoefitter	21 F	F	California	10	8	8 00, week	284	77	7	5:30	30	15	52	26	
1615	Finisher	48 M	M	United States			8 00, week	330	90			25	3	52		
1616	Machine operator	50 M	M	New Hampshire	31	14	10 00, week			7	5:30	30				
1617	Laster	42 M	M	United States									14			36
1618	Fitter	20 F	F	Canada	17	17	7 00, week	238	81	7	5:30	30				
1619	Boot treer	39 M	M	Ireland	27	21	9 00, week	306	83	7	5:30	30		102		
1620	Laster	34 M	M	England	18	18				7	5:30	30		60		
1621	Shoemaker	42 M	M	Norway	3	2	14 00, week	714	1 95	7	6	30				
1622	Finisher	60 M	M		5		7 00, week	266	72					78		
1623	Cutter	50 M	M				20 00, week	720	1 97	7	5:30	25		90		
1624	Cutter and patternmaker						6 00, week			7	5:30	30				
	Stock fitter	43 M	M	Maine		13	12 00, week	492	1 34	7	5:30	25	10	50		
	Stock fitter	46 M	M			22	5 00, day			7	6	45				
Makers of Harness, Saddles, Etc.																
	Harness-maker	23 M	M	Alsace	7	5	2 25, day			7	6	60				
	Harness-maker	37 M	M	Massachusetts	7	7	2 00, day	402	1 10	7	6	60			30	
	Harness-maker	28 M	M	Massachusetts			2 25, day	657	1 60	7	6	60			12	
	Harness-maker	39 M	M	Switzerland	3	3	2 00, day			7	5:30	30				
	Harness-maker	50 M	M	New York			4 00, day			7	6:30	30				

## 347

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Shoemakers—(continued.)</i>															
1601	Packer .....	10	good	poor	33	rent	1	\$5 00			13	yes	yes	\$7 00	
1602	Packer .....	14	good	fair	2							yes	yes		
1603	Packer .....				8	rent	4	12 00				yes	yes	17 00	
1604	Packer .....	15	good	poor	9	rent	4	9 00			2	no	no		
1605	Laborer .....	12	good	good	9							yes	yes		
1606	Paster .....	14	good	good	2							yes	yes		
1607	Trimmer .....	14	good	fair	5							yes	yes		
1608	Turned shoemaker .....	15	good	good	12							no	no		
1609	Turned shoemaker .....	17	good	pass'ble	24	rent	4	18 00			5	yes	yes	12 00	
1610	Turned shoemaker .....	18	good	good	24	own	7				5	yes	yes	10 00	
1611	Turned shoemaker .....	18	good	good	10							yes	yes	10 00	
1612	Laster .....	16	good	good	24		1	2 50				no	no		
1613	Packer .....	18	good	poor	15										
1614	Shoemaker .....	18	fair	fair	3			7 00				no	no		
1615	Finisher .....	16	good	good	32			4 00				no	yes		
1616	Machine operator .....				5	own	8				3	no	no		
1617	Laster .....				30							yes	yes		
1618	Pitter .....	17	fair	fair	2							no	no		
1619	Boot treer .....	16	good	good	15	rent	4	6 00				yes	yes	8 00	
1620	Laster .....	14	good	good	20				\$5 00		7	yes	yes		
1621	Shoemaker .....		good	good	2	rent	4	12 00			1	no	no	7 00	
1622	Finisher .....	21	good	good	2							yes	no		
1623	Cutter .....	20	good	good	40										
1624	Cutter and patternmaker .....		good	good	20		2	8 00			6			10 00	
1625	Stock fitter .....	15	good	good	2	rent						yes	no		
1626	Stock fitter .....	16	good	good	18							no	no		
<i>Makers of Harness, Saddles, Etc.</i>															
1627	Harness-maker .....	16	good	good	30 m				5 50			no	yes		
1628	Harness-maker .....	11	good	poor	6 m			6 00				no	yes		
1629	Harness-maker .....	12	good	fair	9	rent	2	14 00			1	yes	yes	7 00	
1630	Saddler .....	14	good	fair		rent	4	14 00				yes	yes		
1631	Saddler .....	16	good	fair							3	yes	no		



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S. ....	California ..		Year .....	Daily Aver- age .....	From A. M. ...	To P. M. ....		Sick .....	No Work .....	Other Cause.
<i>Shoemakers—Continued.</i>															
1601	Packer .....	43 M	M	Ireland .....	34	3	\$3 00, day	\$579	\$1 58	7	5:45	40	90	18	5
1602	Packer .....	24 M	M	New York .....	3	3	2 50, day	610	1 67	7	5:30	30	15	54	
1603	Packer .....	26 M	M	Poland .....	3	8m	2 50, day			7	5:30	30			
1604	Packer .....	26 M	M	California .....			3 00, day	918	2 51	7	6				
1605	Laborer .....	64 M	M	United States .....	31	31	2 00, day			7	5:45	45			
1606	Paster .....	17 F	F	United States .....			1 00, day			7	5:45	45			
1607	Trimmer .....	36 M	M	United States .....	6	6	5 00, day			7	5:30	30	90		
1608	Turned shoemaker .....	27 M	M	Canada .....	7		2 75, day	841	2 30	7	5:30	30	30		
1609	Turned shoemaker .....	38 M	M	Germany .....	8	4	3 00, day	738	2 22	7	5:30	30	30	15	15
1610	Turned shoemaker .....	21 M	M	Sweden .....	21	15	2 35, day	675	1 84	7	5:30	30			
1611	Turned shoemaker .....	49 M	M	Ohio .....	1	3 25, day	1,000	2 73				30			
1612	Laster .....	74 M	M	Ireland .....	57	24	1 25, day	608	1 01					11	
1613	Packer .....	55 M	M	Maine .....	22	7 00, week	298	81		7	5:30	30	15	52	35
1614	Shoefitter .....	21 F	F	California .....	10	8 00, week	284	77		7	5:30	30	15	52	26
1615	Finisher .....	48 M	M	United States .....	31	8 00, week	330	90				25	3	52	
1616	Machine operator .....	50 M	M	New Hampshire .....						7	5:30	30			
1617	Laster .....	42 M	M	United States .....											
1618	Fitter .....	20 F	F	Canada .....	17	7 00, week	298	81		7	5:30	30	14		36
1619	Boot treer .....	39 M	M	Ireland .....	27	9 00, week	306	83		7	5:30	30		102	
1620	Laster .....	34 M	M	England .....	18	18				7	5:30	30		60	
1621	Shoemaker .....	42 M	M	Norway .....	3	2	14 00, week	714	1 95	7	6				
1622	Finisher .....	60 M	M		5	5	7 00, week	266	72					78	
1623	Cutter .....	50 M	M				20 00, week	720	1 97	7	5:30	25		90	
1624	Cutter and patternmaker .....						6 00, week								
1625	Stock fitter .....	43 M	M	Maine .....	13	12 00, week	492	1 34		7	5:30	25	10	50	
1626	Stock fitter .....	46 M	M		22	5 00, day				7	6	45			
<i>Makers of Harness, Saddles, Etc.</i>															
1627	Harness-maker .....	23 M	M	Alsace .....	7	5	2 25, day			7	6	60			
1628	Harness-maker .....	37 M	M	Massachusetts .....	7	7	2 00, day	402	1 10	7	6		75	30	
1629	Harness-maker .....	28 M	M				2 25, day	657	1 80	7	6	60	12		
1630	Saddler .....	39 M	M	Switzerland .....	3	3	2 00, day			7	5:30	30			
1631	Saddler .....	26 M	M	New York .....			4 00, day			7	5:30	30			

## 347

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....	Rent.....	Board.....			Board and Lodging...	Beneficial Associat'ns	Labor Or- ganizat'ns.				
Shoemakers—(Continued.)																
1601	Packer	10	good	poor	33	rent	1	\$5 00		13	yes	yes	\$7 00			
1602	Packer	14	good	fair	2	rent	4	12 00			yes	yes				
1603	Packer	15	good	good	8	rent	4	9 00		2	yes	yes	17 00			
1604	Laborer	12	good	poor	9	rent	4				no	no				
1605	Packer	14	good	good	2	rent	4				yes	yes				
1606	Faster	14	good	fair	5	rent	4				yes	yes				
1607	Trimmer	14	good	good	12	rent	4	18 00			no	no				
1608	Turned shoemaker	15	good	pass'ble	7 m	rent	4			5	yes	yes	12 00			
1609	Turned shoemaker	17	good	good	24	own	7			5	yes	yes	10 00			
1610	Turned shoemaker	18	good	good	4	own					yes	yes	10 00			
1611	Turned shoemaker	18	good	good	9 m						no	no				
1612	Laster	16	good	good	24		1	2 50			no	no				
1613	Packer	18	good	poor	58			7 00			no	no				
1614	Shoefitter	18	fair	poor	15			4 00			no	no				
1615	Finisher	16	good	good	3	own					no	no				
1616	Machine operator				5	own	8			3	yes	yes				
1617	Laster				30						no	no				
1618	Fitter	17	fair	fair	2						no	no				
1619	Boot treer	16	good	good	14	rent	4	6 00		7	yes	yes	8 00			
1620	Laster	14	good	good	1 m	rent	4	12 00	\$5 00		yes	yes				
1621	Shoemaker		good	good	2	rent	4			1	yes	no	7 00			
1622	Finisher	21	good	good	2 m						no	no				
1623	Cutter	10	good	good	30	rent	2	8 00		6	yes	no	10 00			
1624	Cutter and patternmaker	20	good	good	20						no	no				
1625	Stock fitter	15	good	good	16						yes	no				
1626	Stock fitter	16	good	good	18						no	no				
Makers of Harness, Saddles, Etc.																
1627	Harness-maker	16	good	good	30 m			6 00	5 50		no	yes				
1628	Harness-maker	11	good	poor	6 m						no	yes				
1629	Harness-maker	12	good	fair	9	rent	2	14 00		1	yes	yes	7 00			
1630	Saddler	14	good	fair	1	rent	4	14 00			yes	no				
1631	Saddler	16	good	fair						3	yes	no				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
1665	Harness-makers, Etc.—Cont.														
1666	Harness-maker	18 M	S	United States	17		\$1 00, day			7	5:30	30			
1667	Harness-maker	41 M	S	Sweden	30		2 75, day			7	5:30	30		19	
1668	Harness-maker	39 M	S	Ireland	30		10 00, week			7	5:30	60			
1669	Harness-maker	24 M	S	United States	24	24	2 50, day	\$7 65	\$2 00	7	5:35	30			
1670	Harness-maker	48 M	S	United States	25	20	2 50, day			7	5:30	30	130		
1671	Harness-maker	29 M	S	United States	29	14	2 75, day			7	6	50			
1672	Harness-maker	29 M	S	United States	29	14	2 50, day			7	5:35	30			
1673	Harness-maker	32 M	S	United States	22	22	2 50, day			7	5:30	30			
1674	Harness-maker	32 M	S	United States	20	10	2 00, day			7	6	30	26		
1675	Harness-maker	30 M	S	United States	20	10	2 00, day			7	5:30	30			
1676	Harness-maker	18 M	S	New York	18	15	2 00, day	5 64	1 54	7	5:35	30	24		
1677	Harness-maker	20 M	S	United States	20	12	4 00, week		29	7	5:35	30	14		
1678	Harness-maker	21 M	S	United States	2	2	2 00, day			7	6	60			25
1679	Harness-maker	26 M	S	Ohio	2	2	2 35, day			7	6	60	65	30	
1680	Harness-maker	20 M	S	United States	2	2	2 25, day			7	6	60	5	90	
1681	Harness-maker	20 M	S	United States	2	2	2 25, day			7	6	60	6		
1682	Harness-maker	33 M	S	United States	3	3	3 00, day			7	6	60	40		
1683	Harness-maker	24 M	S	United States	15m	15m	2 25, day			7	6	60		14	
1684	Harness-maker	38 M	S	Canada	16	2	2 10 00, week			7	5:30	30		60	
1685	Harness-maker	8 M	S	Denmark	8	8	2 00, day	5 00	1 37	7	5:30	30	10	14	50
1686	Harness-maker	39 M	S	New York	25	25	2 00, day	6 00	1 64	7	6	60	52		
1687	Harness-maker	20 M	S	Ireland	20	20	2 00, day			7	6	60	30		
1688	Horse-boot maker	17 M	S	California	20	20	2 00, day			7	6	60			
1689	Harness-maker	27 M	S	California	22	22	2 00, day			7	6	60			
1690	Harness-maker	27 M	S	Germany	22	22	1 75, day			7	6	60			
1691	Harness-maker	48 M	S	England	40	3	2 00, day			7	5:30	30	150	150	
1692	Harness-maker	30 M	S	United States	12	12	10 00, week	4 82	82	7	5:30	30			
1693	Harness-maker	23 M	S	United States	23	23	11 50, week	4 98	1 96	7	5:30	30	1		
1694	Harness-maker	25 M	S	California	23	23	7 00, week			7	5:30	30	62		
1695	Harness-maker	23 M	S	Mexico	10	10	2 50, day			7	5:30	30			
1696	Harness-maker	32 M	S	United States	10	18	2 50, day			7	5:30	30			
1697	Harness-maker	32 M	S	Germany	10	18	2 50, day			7	5:30	30			

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work...	Health. Then..... Now .....	Years Engaged. Present Em- ployment..      Present Em- ployer .....	Own or Rent Home	Number of Rooms.	Amount Paid for Rent..... Board...      Board and Lodging..	Others Supported..	Member of Beneficial Associat'ns      Labor Or- ganizat'ns.	Weekly Benefita.
	<i>Harness-makers, Etc.—Cont.</i>									
1865	Harness-maker	16	good	2	2			5	no	\$18 00
1866	Harness-maker	16	good						yes	
1867	Harness-maker	18	good	40	2 w				yes	
1868	Harness-maker	18	good	7	13 m	1	\$4 00	3	no	7 50
1869	Harness-maker	14	poor	8					yes	
1870	Harness-maker	11	good				\$7 00		no	
1871	Harness-maker	16	good		18 m					
1872	Harness-maker									
1873	Harness-maker	17	good	15	6 m		4 00		no	
1874	Harness-stitcher	15	cripple	5	3 m		5 00	5	yes	
1875	Harness-maker	16	good						yes	
1876	Harness-maker	14	good	4	4				no	
1877	Harness-maker	14	fair	18 m	11 m				no	
1878	Harness-maker	17	good	5	3 m		20 00		no	
1879	Harness-maker	20	good	10	2		15 00	1	yes	
1880	Harness-maker	13	good	7	5 m				yes	
1881	Harness-maker	17	good	1 m	1 m	4			no	
1882	Harness-maker	18	good	5 m	5 m		20 00		yes	
1883	Harness-maker	14	good	10	6 m		4 00		no	
1884	Harness-maker	20	good			1	4 50		yes	3 00
1885	Harness-maker	22	good	4	18 m		5 00	2	yes	
1886	Harness-maker		fair	18	21 m		12 00		no	
1887	Harness-maker		bad		7 m				yes	
1888	Horse-boot maker	12	good	5	4 m		5 00		no	
1889	Harness-maker	9	good	12	18 m		8 00		no	
1890	Harness-maker	20	good	25	18 m		18 00	6	yes	12 50 Dr. & Med.
1891	Harness-maker	12	fair	3	2		-6 00		no	
1892	Harness-maker	18	good	1	1				no	
1893	Harness-maker	14	good	4	6 m				yes	7 00
1894	Harness-maker	20	good	9	5				yes	
1895	Harness-maker	16	poor	8	4 m	4	8 00		no	
1896	Harness-maker	15	good	6	2		5 00		yes	
1897	Harness-maker		good						yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
<i>Harness-makers, Etc.—Cont.</i>															
1698	Harness-maker	66 M	M	Germany	11		\$1 50, day			5	5	30	6		36
1699	Harness-maker	37 M	M	England	15		3 00, day			7	5:30	30			
1700	Harness-maker	30 M	M	Ireland	22		22 50, week			7	6	50			
1701	Harness-maker	34 M	M	United States	5					7	5:30	30			
1702	Harness-cutter	37 M	M	New Jersey	5		3 50, day			7	5:30	30	2		
1703	Harness-maker	51 M	M	Maine	35		4 00, day	\$1 000	\$2 75	7	5:30	30	2		
1704	Harness-cutter	35 M	M	Iowa	4		21 00, week	1 064	2 91	7	5:30	30			
1705	Harness-cutter	32 M	M	Nova Scotia			4 00, day								
1706	Harness-cutter	24 M	M	California	16		3 00, day	1 224	3 35	7	5:35	30	2		4
1707	Harness-cutter, foreman	38 M	M	Germany	19		4 00, day	900	2 46	7	5:30	30	6		
1708	Case-maker	38 M	M	Tennessee	20		3 00, day			7	6	50			
1709	Whip-maker	M	M												
1710	Sweat-pad maker	34 F	F	United States	2	6	6 00, week			7:30	5:30	30			
1711	Collar-maker	23 M	M	California			2 00, day			7	5:30	30			
1712	Collar-maker	63 M	M	Maine			9 00, week	378	1 03	7	5:30	30	2		52
1713	Collar-maker	25 M	M	United States	25	23	8 00, week			7	6	30	30		36
1714	Collar-stuffer	15 M	M	Germany	2		4 50, week			7:15	5:10	30			52
1715	Horse-boot maker	21 M	M	Mexico	14	14				7	6	60			
1716	Horse-boot maker	25 M	M	Massachusetts	25	3	15 00, week	680	1 91	7	6	60	30		
1717	Horse-boot maker	19 M	M	Mexico	15	15	2 00, day			7	6	60			30
<i>Trunk-makers.</i>															
1718	Trunk-maker	18 M	M	California			8 00, week			9½	h	60			
1719	Trunk-maker	25 M	M	California			3 00, day			9½	h	60			
1720	Trunk-maker	18 M	M	California			1 00, day			9½	h	60			
1721	Trunk-maker	19 M	M	California			5 00, week			9½	h	60			
1722	Trunk-maker	16 F	F	California			3 00, week			9½	h	60	11		
1723	Trunk-maker, apprentice	16 F	F	California			90, day			9½	h	60			
1724	Trunk-liner	16 F	F	California			75, day			9½	h	60			
1725	Trunk-liner	16 F	F	California			2 00, day			9½	h	60			
1726	Trunk-liner	19 F	F	California			1 25, day			9½	h	60			
1727	Trunk-liner	21 F	F	California			1 35, day			9½	h	60			
1728	Trunk-liner	16 F	F	California			1 00, day			9½	h	60			60

## 358

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then	Now	Present Employment.	Present Employer			Rent	Board	Board and Lodging		Beneficial Associat'ns	Labor Organizat'ns	
<i>Harness-makers, Etc.—Cont.</i>															
1698	Harness-maker	18	good	poor	50	4	—	—	\$16 00	—	—	3	yes	no	\$5 00
1699	Harness-maker	12	good	good	22	5	—	—	15 00	—	—	3	yes	yes	10 00
1700	Harness-maker	16	good	good	32	22	—	—	—	—	—	—	—	—	—
1701	Harness-maker	14	good	good	19	3	rent	—	12 00	—	—	—	yes	no	8 00
1702	Harness-cutter	16	good	good	20	5 m	—	—	\$6 50	—	—	—	yes	no	Expenses.
1703	Harness-maker	17	—	—	4	—	—	—	—	—	—	—	yes	yes	9 00
1704	Harness-cutter	14	good	good	—	—	—	—	—	—	—	—	yes	no	7 50
1705	Harness-cutter	13	good	—	—	—	—	—	—	—	—	—	yes	yes	—
1706	Harness-cutter	14	good	fair	10	3	rent	—	14 00	—	—	4	yes	yes	10 00
1707	Harness-cutter, foreman	17	good	good	24	16	—	—	—	—	—	6	yes	no	—
1708	Case-maker	18	poor	poor	26	19	own	—	—	—	—	3	yes	no	5 00
1709	Whip-maker	20	—	—	10	10	own	—	—	—	—	—	no	no	—
1710	Sweat-pad maker	24	—	—	10 m	—	—	—	—	—	—	—	—	—	—
1711	Collar-maker	15	good	—	2	—	—	—	—	—	—	—	yes	yes	—
1712	Collar-maker	13	good	good	5	5	—	—	—	—	—	2	no	no	—
1713	Collar-maker	15	good	good	10	3	—	5	16 00	—	—	2	no	no	—
1714	Collar-stuffer	14	good	good	6 m	6 m	—	—	—	—	—	—	no	no	—
1715	Horse-boot maker	18	good	good	4 m	4 m	rent	1	12 00	—	—	—	yes	yes	—
1716	Horse-boot maker	15	good	good	9	3	—	—	—	—	—	—	no	yes	10 00
1717	Horse-boot maker	15	good	good	4	3 m	rent	—	—	5 00	—	2	yes	—	—
<i>Trunk-makers.</i>															
1718	Trunk-maker	13	good	good	4	4	—	—	—	\$5 50	—	—	no	no	—
1719	Trunk-maker	15	good	good	8	2 m	—	—	—	—	—	—	no	no	—
1720	Trunk-maker	15	—	—	2	2	—	—	—	5 00	—	—	no	no	—
1721	Trunk-maker	—	—	—	4 m	—	—	—	—	—	—	—	no	no	—
1722	Trunk-maker, apprentice	14	good	good	1 m	1 m	—	—	—	—	—	—	no	no	—
1723	Trunk-maker	14	good	good	1	1	—	—	—	—	—	—	no	no	—
1724	Trunk-liner	15	good	good	1	1	—	—	—	—	—	—	no	no	—
1725	Finisher	13	good	good	5	5	—	—	—	—	—	—	yes	no	—
1726	Trunk-liner	14	good	good	15 m	15 m	—	—	—	—	—	—	no	no	—
1727	Trunk-liner	14	good	good	1	2	—	—	—	—	—	—	no	no	—
1728	Trunk-liner	14	good	good	2	1	—	—	—	—	—	—	no	no	—

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Shoemakers—Continued.																	
1601	Packer	43	M	M	Ireland	34	3	\$3 00, day	\$579	\$1 58	7	5:45	40	90	18	5	
1602	Packer	24	M	M	New York	3	3	2 50, day	610	1 67	7	5:30	30	15	54		
1603	Packer	26	M	M	Poland	3	8m	2 50, day			7	5:30	30				
1604	Packer	26	M	M	California			3 00, day	918	2 51	7	6	60				
1605	Laborer	64	M	M	United States		31	2 00, day					45				
1606	Paster	17	F	M	United States			1 00, day			7	5:45	45				
1607	Trimmer	36	M	M	United States		6	5 00, day			7	5:30	30	90			
1608	Turned shoemaker	27	M	M	Canada	7		2 75, day	841	2 30	7	5:30	30				
1609	Turned shoemaker	38	M	M	Germany	8	4	3 00, day	738	2 22	7	5:30	30		15	15	
1610	Turned shoemaker	49	M	M	Sweden	21	15	2 35, day	675	1 84	7	5:30	30	30			
1611	Turned shoemaker	28	M	M	Ohio	1	1	3 25, day	1,000	2 73	7	5:30	30				
1612	Laster	74	M	M	Ireland	57	24	1 25, day	648	1 01					11	35	
1613	Packer	55	M	M	Maine		22	7 00, week	298	81	7	5:30	30	15	52	26	
1614	Shoefitter	21	F	M	California			8 00, week	284	77	7	5:30	30	25	3	52	
1615	Finisher	48	M	M	United States		10	8 00, week	330	90							
1616	Machine operator	50	M	M	New Hampshire		31	14 00, week			7	5:30	30				
1617	Laster	42	M	M	United States											36	
1618	Fitter	20	F	M	Canada	17	17	7 00, week	298	81	7	5:30	30	14			
1619	Boot treer	39	M	M	Ireland	27	21	9 00, week	306	83	7	5:30	30		102		
1620	Laster	34	M	M	England	18	18				7	5:30	30		60		
1621	Shoemaker	42	M	M	Norway	3	5	14 00, week	714	1 95	7	6	30				
1622	Finisher	60	M	M				7 00, week	296	72					78		
1623	Cutter	50	M	M				20 00, week	720	1 97	7	5:30	25		90		
1624	Cutter and patternmaker		M	M				6 00, week			7	5:30	30				
1625	Stock fitter	43	M	M	Maine		13	12 00, week	492	1 34	7	5:30	25	10	50		
1626	Stock fitter	46	M	M			22	5 00, day			7	6	45				
Makers of Harness, Saddles, Etc.																	
	Harness-maker.	23	M	M	Alsace	7	5	2 25, day			7	6	60				
	Harness-maker.	37	M	M	Massachusetts	7	7	2 00, day	402	1 10	7	6	60		30		
	Harness-maker.	28	M	M				2 25, day	657	1 80	7	6	60				
	Harness-maker.	30	M	M	Switzerland	3	3	2 00, day			7	5:30	30		12		
	Harness-maker.	20	M	M	New York			4 00, day			7	6:30	30				

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.	Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....				Present Em- ployment.	Present Em- ployer....	Rent.....		Board.....	Board and Lodging..	
Shoemakers—Continued.														
1601	Packer	10	good	poor	33	rent	1	\$5 00			13	yes	yes	\$7 00
1602	Packer	14	good	fair	2	rent	4	12 00			2	yes	yes	17 00
1603	Packer	15	good	good	8	rent	4	9 00				yes	no	
1604	Packer	12	good	poor	9	rent						yes	yes	
1605	Laborer	14	good	poor	2	rent						yes	no	
1606	Paster	14	good	good	5	rent						yes	yes	
1607	Trimmer	14	good	fair	2	rent						yes	yes	
1608	Turned shoemaker	15	good	pass'ble	7 m	rent	4	18 00			5	yes	yes	12 00
1609	Turned shoemaker	17	good	good	2	own	7				5	yes	yes	10 00
1610	Turned shoemaker	18	good	good	4	own						yes	yes	10 00
1611	Turned shoemaker	18	good	good	9 m		1	2 50				yes	yes	10 00
1612	Laster	16	good	good	24			7 00				no	no	
1613	Packer	18	good	good	58			4 00				no	yes	
1614	Shoefitter	18	fair	fair	3							no	no	
1615	Finisher	16	good	good	32	own	8				3	no	no	
1616	Machine operator				5							yes	yes	
1617	Laster	30										no	no	
1618	Fitter	17	fair	fair	2							no	yes	8 00
1619	Boot treer	16	good	good	15	rent	4	6 00			7	yes	yes	
1620	Laster	14	good	good	20	rent		\$5 00				no	yes	
1621	Shoemaker		good	good	2	rent	4	12 00			1	yes	no	7 00
1622	Finisher	21	good	good	2 m							no	no	
1623	Cutter	10	good	good	20									
1624	Cutter and patternmaker	15	good	good	3 m	rent	2	8 00			6	yes	no	10 00
1625	Stock fitter	16	good	good	2							yes	no	
1626	Stock fitter.	16	good	good	18							no	no	
Makers of Harness, Saddles, Etc.														
1627	Harness-maker	16	good	good	30 m				5 50			no	yes	
1628	Harness-maker	11	good	poor	6 m			6 00				no	yes	
1629	Harness-maker	12	good	fair	9	rent	2	14 00			1	yes	yes	7 00
1630	Saddler	14	good	fair	1	rent	4	14 00				yes	no	
1631	Saddler	16	good	good							3	yes	no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Harness-makers, Etc.—Cont.																	
1632	Saddler	38	M	M	United States	3		\$2 75, day	\$314	\$2 23		5:30	30	10			
1633	Saddler	40	M	M	Germany			4 00, day				5:30	30				
1634	Saddler, foreman	20	M	M	Kentucky	5		3 50, day	1,280	3 50	7	5:30	30				
1635	Saddler	40	M	M	England			4 50, day						3			
1636	Saddler, foreman	40	M	M	Pennsylvania	10		4 50, day	1,200	3 28	7	5:35					
1637	Saddler	35	M	M	Maine	8		3 00, day	837	2 29	7	6	60	21		6	
1638	Saddler	22	M	M	California			65, day				5:30	30	70			
1639	Saddler, apprentice	17	M	M	Mexico			1 50, day	459	1 25	7	5	30				
1640	Saddler, apprentice	17	M	M	United States			3 00, day	910	2 49	7	5	30				
1641	Saddler	28	M	M	United States			2 75, day	764	2 00	7	5	30	17	11		
1642	Saddler	30	M	M	United States			1 00, day			7	5	30				
1643	Saddler	17	M	M	United States			3 50, day	1,029	2 81	7	5	30		12		
1644	Saddler	55	M	M	United States			75, day	229	62	7	5	30				
1645	Collar-maker	16	M	M	United States			1 50, day	459	1 25	7	5	30				
1646	Harness-maker	17	M	M	United States			1 50, day	306	83	7	5	30				
1647	Harness-maker	19	M	M	United States			1 00, day	306	83	7	5	30				
1648	Harness-maker	15	M	M	Italy			75, day	229	62	7	5	30				
1649	Harness-maker	16	M	M	United States			1 00, day	306	83	7	5	30				
1650	Harness-maker	15	M	M	United States			75, day			7	5	30				
1651	Harness-maker	17	M	M	United States			1 00, day	306	83	7	5	30				
1652	Harness-maker	45	M	M	Germany			2 50, day	740	2 02	7	5	30	10			
1653	Harness-maker	24	M	M	United States			2 00, day	612	1 67	7	5	30				
1654	Harness-maker	32	M	M	Poland			2 75, day	792	2 17	7	5	30	18			
1655	Harness-maker	27	M	M	United States			2 00, day	572	1 56	7	5	30	11	20		
1656	Harness-maker	35	M	M	United States			2 75, day	811	2 22	7	5	30				
	Harness-maker	19	M	M	United States			2 00, day	662	1 68	7	5	30				
	Harness-maker	35	M	M	United States			2 50, day	725	1 98	7	5	30		16		
	Harness-maker	24	M	M	United States			2 50, day	725	1 98	7	5	30		1	14	
	Harness-maker	18	M	M	United States			30 00, m <sup>th</sup>	250	68	7	6	60	15			
	Harness-maker	18	M	M	United States			5 00, week	242	66	7	6	60	10			
	Harness-maker	18	M	M	United States			6 00, day			7	6	60				
	Harness-maker	25	M	M	United States			2 75, day	800	3 10	7	6	60				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...		Member of		Weekly Benefits.
				Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging ..			Beneficial Associat'ns	Labor Organizat'ns.	
1632	Harness-makers, Etc.—(Cont.)	8	good	good	good	40	18 m	rent	3				1	no	no		
1633	Saddler .....	14	good	good	fair	24	2	own	9	\$5 00				no	no		
1634	Saddler, foreman .....	16	good	good	good	13	30 m	rent	4	\$18 00	5 00		2	yes	no		\$7 50 Dr. & Med.
1635	Saddler, foreman .....	15	good	good	good	23	3	rent	4	14 00			1	yes	yes		7 50 Dr. & Med.
1636	Saddler .....	14	good	good	good	14	7	rent	4				1	yes	no		7 00
1637	Saddler .....	15	good	good	good	1	1	no						no	no		
1638	Saddler, apprentice .....	15	good	good	good	1	1	no						no	no		
1639	Saddler .....	13	good	good	good	4	4							yes	no		
1640	Saddler, apprentice .....	16	good	good	good	14	6	own	6				3	yes	yes		
1641	Saddler .....	13	good	good	good	14	4							yes	no		
1642	Saddler .....	16	good	good	good	14	6	own	6					yes	yes		
1643	Saddler .....	14	good	good	good	30	5	rent	6				5	yes	no		9 00
1644	Saddler .....	13	good	good	good	2	1						1				
1645	Collar-maker .....	14	good	good	good	3	1							no	no		
1646	Harness-maker .....	14	good	good	good	2	1										
1647	Harness-maker .....	17	good	good	good	2	1										
1648	Harness-maker .....	17	good	good	good	2	6 m										
1649	Harness-maker .....																
1650	Harness-maker .....																
1651	Harness-maker .....																
1652	Harness-maker .....	14	good	good	good	28	5	own	5					yes	yes		10 00
1653	Harness-maker .....		good	good	good	2	2						2	yes	yes		8 00
1654	Harness-maker .....		good	good	good	18	3							yes	yes		10 00
1655	Harness-maker .....		good	good	good	18	18 m	own	4					yes	yes		10 00
1656	Harness-maker .....	16	good	good	good	12	1	own				\$5 00	1	yes	yes		8 00
1657	Harness-maker .....	14	good	good	good	4	4					4 00		yes	yes		
1658	Harness-maker .....	13	good	good	good									yes	yes		
1659	Harness-maker .....	16	good	good	good	8	3							no	no		
1660	Harness-maker .....	16	good	good	good	2	2										
1661	Harness-maker .....	16	good	good	good	18 m	18 m										
1662	Harness-maker .....	16	good	good	good	2	2										
1663	Harness-maker .....	22	good	good	good	30	1	rent		22 50			6	no	no		10 00
1664	Harness-maker .....	14	good	good	good	12	7	rent	5				2	yes	no		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.		
Harness-makers, Etc.—Cont.																		
1665	Harness-maker	18	M	S	United States.	17		\$1.00, day			7	5:30	30					
1666	Harness-maker	41	M	M	Sweden	30		2.75, day			7	5:30	30				19	
1667	Harness-maker	39	M	S	Ireland	24		2.75, day			7	5:30	30					
1668	Harness-maker	24	M	S	United States	24		10.00, week	\$7.65	\$2.09	7	5:35	30					
1669	Harness-maker	48	M	S	United States	25		2.50, day			7	5:30	30			130		
1670	Harness-maker		M	S	United States	20		2.50, day			7	5:30	30					
1671	Harness-maker	29	M	S	United States	29		2.75, day			7	6	50					
1672	Harness-maker	32	M	S	United States	22		2.50, day			7	5:35	30					
1673	Harness-maker	32	M	S	United States	20		2.50, day			7	5:30	30					
1674	Harness-maker	32	M	S	United States	20		2.00, day			7	6	60			26		
1675	Harness-maker	30	M	S	United States	20		2.00, day			7	5:30	30					
1676	Harness-maker	18	M	S	New York	18		2.00, day	5.64	1.54	7	5:35	30			24		
1677	Harness-maker	20	M	S	New York	20		4.00, week		.29	7	5:35	30			14		25
1678	Harness-maker	21	M	S	United States	2		2.00, day			7	6	60			60		
1679	Harness-maker	26	M	S	Ohio	2		2.35, day			7	6	60			30		
1680	Harness-maker	20	M	S	United States	2		2.25, day			7	6	60			5	90	
1681	Harness-maker	20	M	S	United States	2		2.25, day			7	6	30			6		
1682	Harness-maker	33	M	S	United States			3.00, day			7	6	60			40		
1683	Harness-maker	34	M	S	United States	15m		2.25, day			7	6	60					
1684	Harness-maker	38	M	S	Canada	16		2.25, day			7	6	60			14		
1685	Harness-maker	23	M	S	Denmark	8		2.00, week	5.00	1.37	7	5:30	30			60		50
1686	Harness-maker	23	M	S	New York	25		2.00, day	6.00	1.64	7	5:30	30			10	14	
1687	Harness-maker	39	M	S	Ireland	20		2.00, day			7	6	60			52		
1688	Horse-boot maker		M	S	California	20		2.00, day			7	6	60			30		
1689	Harness-maker	17	M	S	California			2.00, day			7	6	60					
1690	Harness-maker	27	M	S	California			2.00, day			7	6	60					
1691	Harness-maker		M	S	Germany			2.50, day			7	6	50					
1692	Harness-maker	48	M	S	England			1.75, day			7	5:30	30					
1693	Harness-maker	30	M	S	United States.	40		2.00, day		.82	7	5:30	30			150		
1694	Harness-maker	23	M	S	United States.	12		10.00, week	4.08	1.36	7	5:30	30			1		
1695	Harness-maker	25	M	S	United States.	23		11.50, week			7	5:30	30			52		
1696	Harness-maker	23	M	S	California	23		7.00, week			7	5:30	30			30		
1697	Harness-maker	23	M	S	Mexico	10		2.50, day			7	5:30	30			30		
1698	Harness-maker	32	M	S	United States	18		2.50, day			7	5:30	30			50		
1699	Harness-maker		M	S	Germany						7	6	60					

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.	Years Engaged.	Own or Rent Home	Number of Rooms.	Amount Paid for	Others Supported...	Member of	Weekly Benefits.
			Then.....	Present Em- ployment.			Rent.....		Beneficial Associat'ns	Labor Or- ganizat'ns.
			Now .....				Board... ..			
							Board and Lodging ..			
	<i>Harness-makers, Etc.—Cont.</i>									
1665	Harness-maker	16	good	2	2			5	no	
1666	Harness-maker	16	good						yes	\$18 00
1667	Harness-maker	18	good	40	2 w				yes	
1668	Harness-maker	18	good	7	13 m				no	
1669	Harness-maker	14	good	8		1	\$7 00	\$4 00	yes	7 50
1670	Harness-maker	11	good					3	no	
1671	Harness-maker	16			18 m					
1672	Harness-maker									
1673	Harness-maker	17	good	15	6 m		4 00		no	
1674	Harness-stitcher	15	good	5	3 m		5 00	5	yes	
1675	Harness-maker	16	good						yes	
1676	Harness-maker	14		4						
1677	Harness-maker	14	fair	18 m					no	
1678	Harness-maker	17	good	5	3 m		20 00	10 00	no	
1679	Harness-maker	20	good	10	2		15 00		yes	
1680	Harness-maker	13	good	7	5 m				yes	
1681	Harness-maker	17	good	1 m		4			no	
1682	Harness-maker	18	good	5 m	rent		20 00		yes	
1683	Harness-maker	14	good	10	6 m		4 00		yes	
1684	Harness-maker	20	good						yes	
1685	Harness-maker	22	good	4	18 m	1	4 50		no	3 00
1686	Harness-maker		good	18	21 m		12 00	5 00	yes	
1687	Harness-maker	10	good					2	no	
1688	Horse-boot maker	12	good	5	7 m		5 00		no	
1689	Harness-maker	9	good	12	18 m		8 00	4 50	no	
1690	Harness-maker	20	good	25	18 m		18 00	3 50	yes	12 50 Dr. & Med.
1691	Harness-maker	12	good	3	2		6 00		yes	
1692	Harness-maker	18	good	1	1				no	
1693	Harness-maker	14	good	4	6 m				no	
1694	Harness-maker	20							yes	7 00
1695	Harness-maker	16	poor	9	5				no	
1696	Harness-maker	16	good	8	4 m	4	8 00	5 00	yes	
1697	Harness-maker	15	good	6	2				no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Harness-makers, Etc.—Cont.																	
1698	Harness-maker	66	M	M	Germany	11	11	\$1 50, day			5	5	30	6			36
1699	Harness-maker	37	M	M	England	15	15	3 00, day			7	7	30	6			
1700	Harness-maker	30	M	M	Ireland	22	22	22 50, week			7	7	30	5:30			
1701	Harness-maker	34	M	M	United States	5	5	3 50, day			7	7	30	5:30		2	
1702	Harness-cutter	37	M	S	New Jersey			4 00, day	\$1 000	\$2 73	7	7	30	5:30			
1703	Harness-maker	51	M	S	Maine			4 00, day	1 064	2 91	7	7	30	5:30		2	
1704	Harness-cutter	35	M	S	Iowa	4	4	21 00, week								78	
1705	Harness-cutter	32	M	M	Nova Scotia			4 00, day								2	4
1706	Harness-cutter	24	M	M	California			3 00, day	1 224	3 35	7	7	30	5:30			
1707	Harness-cutter, foreman	33	M	M	Germany	19	16	4 00, day	900	2 46	7	7	30	5:30		6	
1708	Case-maker	38	M	M	Tennessee	20	20	3 00, day									
1709	Whip-maker		M	S	United States			6 00, week			7:30	7:30	5:30	30			
1710	Sweat-pad maker	34	F	S	California	2	6	2 00, day									
1711	Collar-maker	23	M	S	Maine			9 00, week	378	1 03	7	7	30	5:30		2	
1712	Collar-maker	63	M	M	United States	25	23	8 00, week			7	7	30	5:30		30	
1713	Collar-maker	25	M	S	Germany	2		4 50, week			7:15	7:15	5:10	30			
1714	Collar-stuffer	15	M	S	Mexico	14	14				7	7	60	30			
1715	Horse-boot maker	21	M	S	Massachusetts	25	3	15 00, week	690	1 91	7	7	60	30			
1716	Horse-boot maker	25	M	S	Mexico	15	15	2 00, day									
1717	Horse-boot maker	19	M	S							7	7	60	30			30
Trunk-makers.																	
1718	Trunk-maker	18	M	S	California			8 00, week			9½	9½	h	60			
1719	Trunk-maker	25	M	M	California			3 00, day			9½	9½	h	60			
1720	Trunk-maker	18	M	S	California			1 00, day			9½	9½	h	60			
1721	Trunk-maker	19	M	S	California			5 00, week			9½	9½	h	60			
1722	Trunk-maker, apprentice	16	F	S	California			3 00, week			9½	9½	h	60		11	
1723	Trunk-maker	16	F	S	California			90, day			9½	9½	h	60			
1724	Trunk-maker	16	F	S	California			75, day			9½	9½	h	60			
1725	Trunk-maker	19	F	S	California			2 00, day			9½	9½	h	60			
1726	Trunk-maker	19	F	S	California			1 25, day			9½	9½	h	60			
1727	Trunk-maker	21	F	S	California			1 35, day			9½	9½	h	60			
1728	Trunk-maker	16	F	S	California			1 00, day			9½	9½	h	60			

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Beneficia.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Harness-makers, Etc.—Cont.</i>															
1698	Harness-maker	18	good	poor	50	4	—	—	\$16 00	—	—	yes	no	\$5 00	
1699	Harness-maker	12	good	good	22	5	—	3	15 00	—	3	yes	yes	10 00	
1700	Harness-maker	16	good	good	32	22	—	5	—	—	3	—	—	—	
1701	Harness-maker	14	good	good	19	3	rent	—	12 00	—	—	yes	no	8 00	
1702	Harness-maker	16	good	good	20	5 m	—	5	\$6 50	—	—	yes	no	Expenses.	
1703	Harness-maker	17	—	—	4	—	—	—	—	—	—	yes	no	9 00	
1704	Harness-maker	14	good	good	—	—	—	—	—	—	—	yes	no	7 50	
1705	Harness-maker	13	good	—	—	—	—	—	—	—	—	yes	no	—	
1706	Harness-maker	14	good	fair	10	3	rent	4	14 00	—	—	yes	yes	10 00	
1707	Harness-maker	17	good	good	24	16	—	6	—	—	4	yes	no	—	
1708	Harness-maker	17	good	poor	26	19	own	—	—	—	6	yes	no	—	
1709	Harness-maker	18	poor	—	20	10	own	7	—	—	3	yes	no	5 00	
1710	Harness-maker	24	—	—	10 m	10 m	—	—	—	—	—	no	no	—	
1711	Harness-maker	15	good	—	2	—	—	—	—	—	—	yes	yes	—	
1712	Harness-maker	13	good	—	5	5	—	—	—	—	2	no	no	—	
1713	Harness-maker	15	good	good	10	3	—	5	16 00	—	2	no	no	—	
1714	Harness-maker	14	good	good	6 m	6 m	—	—	—	—	—	no	no	—	
1715	Harness-maker	18	good	good	4 m	4 m	—	1	12 00	—	—	—	—	—	
1716	Harness-maker	15	good	good	9	3	rent	—	—	—	—	no	yes	10 00	
1717	Harness-maker	15	good	good	4	3 m	rent	—	5 00	—	2	yes	—	—	
<i>Trunk-makers.</i>															
1718	Trunk-maker	13	good	good	4	4	—	—	—	—	—	no	no	—	
1719	Trunk-maker	15	good	good	8	2 m	—	—	—	\$5 50	—	no	no	—	
1720	Trunk-maker	15	—	—	2	2	—	—	—	5 00	—	no	no	—	
1721	Trunk-maker	—	—	—	4 m	4 m	—	—	—	—	—	no	no	—	
1722	Trunk-maker, apprentice	14	good	good	1 m	1 m	—	—	—	—	—	no	no	—	
1723	Trunk-maker	14	good	good	1	1	—	—	—	—	—	no	no	—	
1724	Trunk-maker	15	good	good	1	1	—	—	—	—	—	no	no	—	
1725	Trunk-maker	13	good	good	5	5	—	—	—	—	—	yes	no	—	
1726	Trunk-maker	14	good	good	15 m	15 m	—	—	—	—	—	no	no	—	
1727	Trunk-maker	14	good	good	1	2	—	—	—	—	—	no	no	—	
1728	Trunk-maker	14	good	good	2	1	—	—	—	—	—	no	no	—	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
<i>Trunk-makers—Continued.</i>															
1729	Trunk-liner	17	F	California.			\$0.63, day			9½ h		60			
1730	Trunk-maker	21	M	California.			2.50, day			9½ h		60			
1731	Trunk-maker	18	M	California.			1.33, day			9½ h		60			
1732	Trunk-maker	16	M	California.			2.67, day			9½ h		60			
1733	Cutter	52	M	Ireland			2.75, day			9½ h		60	60		
1734	Foreman	42	M	Canada	41		5.00, day			9½ h		60			
1735	Trunk-maker	29	M	New York			2.50, day			9½ h		60			
1736	Trunk-maker	46	M	Germany	31		2.00, day			9½ h		60			
1737	Trunk-maker	30	M	New York			2.00, day			9½ h		60			
1738	Trunk-maker	22	M	Wisconsin			2.50, day			9½ h		60			
1739	Trunk-maker	30	M	Wisconsin			2.25, day			9½ h		60			
1740	Trunk-maker	17	M	California			1.00, day			9½ h		60			
1741	Trunk-maker	38	M	California			2.00, day			9½ h		60			
1742	Trunk-maker	26	M	California			2.50, day			9½ h		60			
1743	Trunk-maker	35	M	Maine			1.75, day			9½ h		60	9		
1744	Trunk-maker	41	M	Massachusetts			2.25, day			9½ h		60			
1745	Trunk-maker	27	M	Oregon			1.65, day			9½ h		60	5		
1746	Trunk-maker	26	M	California			2.00, day			9½ h		60	21		
1747	Trunk-maker	24	M	California			1.75, day			9½ h		60			
1748	Trunk-maker	24	M	California			1.40, day			9½ h		60			
1749	Trunk-liner	19	F	California			1.00, day			9½ h		60	11		
1750	Trunk-liner	18	F	California			1.25, day			9½ h		60	13		
1751	Trunk-liner	21	F	California			1.50, day			9½ h		60			
1752	Boxmaker	28	M	Indiana			2.50, day			9½ h		60	60		
1753	Boxmaker	19	M	New York			2.00, day			9½ h		60			
	Boxmaker	33	M	England	6		2.25, day			9½ h		60			
	Shipping clerk	20	M	California			2.00, day			9½ h		30	6		
<i>Brewery Workmen.</i>															
	Water.	30	M	Ireland	11		9 15.00, week	\$440.00	\$2.00	7	5	60	130		
	Woman brewer	34	M	Germany	16		4 23.00, week	1,173.00	8.21	7	6	60			
	Water.	44	M	Ireland	20		14 10.80, week	850.80	2.51	7	5	60			
	Water.	27	M	Russia	8		3 20.00, week	1,020.00	2.70	7	5	60			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefic.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Trunk-makers—Continued.</i>															
1729	Trunk-liner	17	good	good	3 m	3 m								no	no
1730	Trunk-maker	15	good	good	6	6				\$5 00				no	no
1731	Trunk-maker	14	good	good	4	4								no	no
1732	Trunk-maker	13	good	good	2 m	2 m								no	no
1733	Cutter	14	good	good	38	30 m	own					4	yes	no	\$7 00
1734	Foreman	16	good	good		5 w						4	yes	no	10 00
1735	Trunk-maker	17	good	good	4 m	1 m	rent	6	\$25 00					no	no
1736	Trunk-maker	14	good	good		6		6						no	no
1737	Trunk-maker	16	good	good		9				5 00			yes	no	no
1738	Trunk-maker	14	good	good		7				5 00			no	no	no
1739	Trunk-maker	16	good	good		6 m				5 00			no	no	no
1740	Trunk-maker	16	good	good		7 m				5 00			no	no	no
1741	Trunk-maker	16	good	good		2	rent	3	10 00			2	yes	no	10 00
1742	Trunk-maker	14	good	good		1				5 00			yes	no	7 00
1743	Trunk-maker	16	good	good		3						4	yes	yes	10 00
1744	Trunk-maker	15	good	good	23	22	rent						no	no	no
1745	Trunk-maker	16	good	good	3	3				4 75			no	no	no
1746	Trunk-maker	16	good	good	6	2				6 00			no	no	no
1747	Trunk-maker	14	good	good	5	4				6 00			yes	no	no
1748	Trunk-maker	14	good	good		4				6 00			no	no	no
1749	Trunk-liner	16	good	good		2							no	no	no
1750	Trunk-liner	15	good	good		18 m							no	no	no
1751	Trunk-liner	15	good	poor	4	30 m							no	no	no
1752	Boxmaker	17	good	good	5	30 m	rent	2	7 00			2	no	no	no
1753	Boxmaker	16	good	good	3	3				7 00			yes	yes	1 25
1754	Boxmaker	15	good	good		8							yes	yes	10 00
1755	Shipping clerk					3				3 00			yes	no	10 00
<i>Brewery Workmen.</i>															
1756	Maltster	16	good	good	14	5				6 00			yes	yes	12 00
1757	Foreman brewer	15	good	good	17	4				7 00			yes	yes	10 00
1758	Maltster	16	good	good	13	6	rent	5	16 00			6	yes	yes	17 00
1759	Cooper	17	good	good	11	1	own	3				2	yes	yes	20 00



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Brewery Workmen—Cont.																	
1760	Washer	38	M	M	Germany	13	5	\$15.00, week	\$765	\$2.09	7	5	60				
1761	Brewer	42	M	M	Germany	3	3	16 00, week	816	2.23	7	5	60				
1762	Cooper	45	M	M	Germany	20	13	15 00, week	765	2.09	7	5	60				
1763	Bartender	39	M	M	Germany	20	6	14 00, week	714	1.95	5:30	6	60				
1764	Foreman brewer	34	M	S	Germany	16	4	23 00, week	1,173	3.21	7	6	60				
1765	Driver	27	M	M	Denmark			20 00, week	1,020	2.79							
1766	Cooper	37	M	M	Sweden	5	5	18 00, week	918	2.51	7	5	60				
1767	Brewer	33	M	S	Germany			16 00, week	816	2.23	7	5	60				
1768	Cooper	26	M	M	Germany	4	4	16 80, week	856 80	2.34	7	5	60				
1769	Brewer	49	M	M	Germany	35	19	15 00, week	765	2.09	7	5	60				
1770	Driver	32	M	S	Germany	4	4		918	2.51							
1771	Foreman brewer	56	M	S	Germany	24	16	300 00, mo	3,600	9.87							
1772	Driver	40	M	S	Ireland	24	18	95 00, mo	1,140	3.40							
1773	Brass finisher	35	M	M	Germany	13	7	12 00, week	364	1.00	7	5	60	40			84
1774	Maltster	31	M	S	Ireland	12	5	16 80, week	638	1.74	7	5	60	78			104
1775	Maltster	32	M	M	Germany	4		16 80, week	565	1.54	7	5	60	60			
1776	Cellarman	28	M	S	Ireland	1	1	80 00, mo	856 80	2.34	7	5	60	60			
1777	Cooper	45	M	M	Ireland	20	14	15 00, week	680	1.80	7	5	60	60			42
1778	Foreman brewer	45	M	M	Germany	25	17	275 00, mo	3,300	9.41							
1779	Maltster	44	M	S	Ireland	26	14	16 80, week	856 80	2.34	7	5	60	60			
1780	Chief engineer	31	M	M	Germany	8	6	5 00, day	1,530	4.19	7	6	60	60			
1781	Fireman	41	M	S	Germany	11	16	00, week	408	1.11	7	6	60	6 m			
1782	Engineer	45	M	M	Scotland	25	14	82 50, mo	900	2.71	7	6	60	60			
1783	Brewer	27	M	S	Germany	10	3	16 80, week	856 80	2.34	7	5	60	60			
	Wiper	24	M	S	Germany	1	1	12 00, week	612	1.67	7	5	60	60			
	Blacksmith's helper	21	M	S	Germany	4		12 00, week	612	1.67	7	5	60	60			
	Washer	29	M	M	Germany	5	1	15 00, week	765	2.09	7	5	60	60			
	Brewer	24	M	S	Germany			16 80, week	856 80	2.34	7	5	60	60			
	ower	26	M	S	Germany	7	2	16 80, week	856 80	2.34	7	5	60	60			
	wer	47	M	M	Germany			16 80, week	554	1.51	7	5	60	60			
	her	48	M	M	Germany	24	12	16 80, week	405	1.27	7	5	60	60			108
	it	23	M	S	Germany	23	8	15 00, week	405	1.27	7	5	60	60			120
	ter	35	M	M	Germany	3	3	16 80, week	434	1.24	7	5	60	60			52
		30	M	M	Germany	8	22	16 80, week	Not M	2.34	7	6	60	60			20

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....	Rent.....	Board .....			Board and Lodging...	Beneficial Associat'ns	Labor Or- ganizat'ns.				
<i>Brewery Workmen—Cont.</i>																
1760	Washer .....	13	good	15	good	rent	5	\$15 00				1	yes	yes	\$10 00	
1761	Brewer .....	15	good	20	good	rent	2	11 00				1	yes	yes	15 00	
1762	Cooper .....	18	good	18	good	rent	3	20 00				2	yes	yes	10 00	
1763	Bartender .....	14	good	16	good	own	6			\$7 00		5	yes	yes	10 00	
1764	Foreman brewer .....	15	good	16	good	rent	3	12 00				3	yes	yes	10 00	
1765	Driver .....	16	good	15	good	rent	4	13 00				3	yes	yes	17 00	
1766	Cooper .....	17	good	8	good	rent				6 00		3	yes	yes		
1767	Brewer .....	15	good	8	good	rent						2	yes	yes	10 00	
1768	Cooper .....	14	good	10	good	rent	4	11 00				2	yes	yes	20 00	
1769	Brewer .....	18	good	10	good	rent	4	13 00				2	yes	yes		
1770	Driver .....	19	good	35	good	own				5 00		1	yes	yes	40 00	
1771	Foreman brewer .....	16	good	2	good	own										
1772	Driver .....	18	good	3	good	rent				5 00		2	yes			
1773	Brass finisher .....	20	good	10	good	rent										
1774	Maltster .....	15	good	16	good	rent	4	14 00		4 50		3	yes	yes	10 00	
1775	Maltster .....	18	good	10	good	rent										
1776	Cellarman .....	21	good	1	good	rent	3	18 00		5 00		2	yes	yes	15 00	
1777	Cooper .....	17	good	20	good	rent	5	30 00				6	yes	yes	20 00	
1778	Foreman brewer .....	18	good	23	good	rent				4 50				yes	24 00	
1779	Maltster .....	17	good	10	good	rent	6	27 00				3	yes	yes	10 00	
1780	Chief engineer .....	18	good	4	good	rent	5	15 00		5 00		3	yes	yes	10 00	
1781	Fireman .....	17	good	16	good	rent	5	15 00				4	yes	yes	8 00	
1782	Engineer .....	14	good	9	good	rent	4	13 00				3	yes	yes	5 00	
1783	Brewer .....	15	good	1	good	rent				5 00						
1784	Wiper .....	17	good	1	good	rent				4 50						
1785	Blacksmith's helper .....	16	good	2	good	rent										
1786	Washer .....	14	good	11	good	rent	2	10 00				3	yes	yes	10 00	
1787	Brewer .....	13	good	10	good	rent				6 00			yes	yes	18 00	
1788	Brewer .....	15	good	8	good	rent				5 00			yes	yes	9 00	
1789	Brewer .....	16	good	20	good	rent				5 00			yes	yes		
1790	Washer .....	18	good	11	good	rent	3	9 00					yes	yes		
1791	Brewer .....	17	good	11	good	rent				6 00			yes	yes		
1792	Maltster .....	16	good	15	good	rent	3	10 00				3	yes	yes	8 00	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Brewery Workmen—Continued.																	
1753	Carpenter	48	M	M	Germany	32	11	\$3 00, day	\$918 00	\$2 51	8	5	60				
1754	Brewer	21	M	S	Germany	3	3	\$11 00, week	561 00	1 53	7	5	60				
1755	Brewer	26	M	S	Germany	7	4	\$16 80, week	856 80	2 34	7	5	60				
1756	Brewer	37	M	S	Cuba	7	2	\$20 00, week	1,020 00	2 79	7	5	60				
1757	Stableman	34	M	M	Germany	9	7	\$16 80, week	856 80	2 34	7	5	60				
1758	Cooper	28	M	S	Germany	7	2	\$18 00, week	680 00	1 89	7	5	60			52	24
1759	Cooper	20	M	S	Alsace	5	2	\$16 00, week	816 00	2 23	7	5	60				
1800	Brewer	28	M	M	United States	7	5	\$16 80, week	856 80	2 34	7	5	60				
1801	Brewer	34	M	M	Switzerland	8	3	\$16 80, week	492 00	1 34	7	5	60			130	
1802	Washer	24	M	S	Switzerland	7	7	\$15 00, week	680 00	1 80	7	5	60			42	
1803	Washer	23	M	S	Germany	6	7	\$15 00, week	765 00	2 09	7	5	60				
1804	Maltster	42	M	M	Germany	32	18	\$16 80, week	856 80	2 34	7	5	60				
1805	Brewer	30	M	M	Switzerland	9	3	\$16 80, week	856 80	2 34	7	5	60				
1806	Cellar boss	47	M	M	Germany	12	7	\$16 80, week	856 80	2 34	7	5	60				
1807	Cooper	29	M	S	Germany	9	9	\$16 00, week	688 00	1 88	7	5	60			6	42
1808	Brewer	40	M	M	Germany	20	13	\$15 00, week	405 00	1 10	7	5	60			144	
1809	Stableman	32	M	M	Germany	8	3	\$16 80, week	772 80	2 11	6	7	60			30	
1810	Brewer	49	M	M	Germany	23	8	\$16 80, week	856 80	2 34	7	5	60				
1811	Brewer	25	M	S	Germany	8	7	\$16 80, week	856 80	2 34	7	5	60				
1812	Brewer	26	M	M	Germany	11	3	\$16 80, week	856 80	2 34	7	5	60				
1813	Brewer	26	M	M	Germany	12	4	\$16 80, week	711 00	1 94	7	5	60			52	
1814	Brewer	30	M	S	Germany	10	7	\$16 80, week	856 80	2 34	7	5	60				
1815	Stableman	36	M	S	Massachusetts	10	10	\$16 80, week	856 80	2 34	7	5	60				
1816	Brewer	23	M	S	Germany	4	4	\$16 80, week	428 40	1 17	7	5	60			6 mo	
1817	Washer	50	M	M	Germany	20	9	\$15 00, week	765 00	2 00	7	5	60				
1818	Brewer	23	M	S	Germany	9	4	\$16 80, week	856 80	2 34	7	5	60				
1819	Brewer	33	M	M	Germany	13	5	\$16 80, week	856 80	2 34	7	5	60				
1820	Brewer	35	M	M	Germany	1	6	\$16 80, week	856 80	2 34	7	5	60				
1821	Brewer	35	M	M	Switzerland	9	6	\$16 80, week	856 80	2 34	7	5	60				
1822	Brewer	32	M	M	Germany	5	5	\$16 80, week	638 00	2 34	7	5	60				
1823	Brewer	37	M	M	Germany	20	0	\$16 80, week	856 80	2 34	7	5	60			78	
1824	Standler	32	M	M	Germany	20	0	\$16 80, week	711 00	1 10	7	5	60			145	
1825	Standler	32	M	M	Germany	20	0	\$16 80, week	618 00	1 41	7	5	60				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.	
Brewery Workmen—Continued.															
1793	Carpenter .....	17	good	good	24	14 m	rent	6	\$22 00			7	yes	yes	\$20 00
1794	Brewer .....	14	good	fair	5		rent			\$4 50			yes	yes	
1795	Brewer .....	17	good	good	9					5 00			yes	yes	
1796	Brewer .....	12	good	good	20	3	rent	4	14 00			3	yes	yes	
1797	Stableman .....	18	good	good	9	5	rent	11	28 00			4	yes	yes	10 00
1798	Cooper .....	13	good	fair	13	11 m				5 00			yes	yes	
1799	Cooper .....	16	good	good	8	3	rent	5	15 00	5 00		3	yes	yes	
1800	Brewer .....	14	good	good	12	4	rent	3	10 00			1	yes	yes	10 00
1801	Brewer .....	18	good	good	14		rent			5 00			yes	yes	10 00
1802	Washer .....	19	good	good	7	5				4 50			yes	yes	17 00
1803	Washer .....	15	good	good									yes	yes	8 50
1804	Maltster .....	14	good	good	25		rent	3	8 00			2	yes	yes	
1805	Brewer .....	15	good	good	8		rent	3	12 00				yes	yes	9 00
1806	Cellar boss .....	14	good	fair	20	1	rent	4	16 00				yes	yes	10 00
1807	Cooper .....	13	good	good	14	1				6 00		5	yes	yes	
1808	Brewer .....	16	good	fair	18	6 m	rent	4	15 00				yes	yes	10 00
1809	Stableman .....	20	good	good	6	6	rent	4	12 00			2	yes	yes	
1810	Brewer .....	17	good	good	16	3	rent	3	15 00			4	yes	yes	10 00
1811	Brewer .....	15	good	good	9	1				6 00			yes	yes	
1812	Brewer .....	14	good	good	11	2 m	rent	3	14 00			2	yes	yes	
1813	Brewer .....	17	good	fair	9	3 m	rent	4	18 00			3	yes	yes	
1814	Brewer .....	15	good	good	11	18 m				6 00			yes	yes	
1815	Stableman .....	17	good	good	14	2				6 00			yes	yes	
1816	Brewer .....	18	good	fair	6	16 m				6 00			yes	yes	
1817	Washer .....	15	good	fair	20	2				6 00			yes	yes	
1818	Brewer .....	13	good	good	4	4 m				6 00			yes	yes	
1819	Brewer .....	16	good	good	9	1	rent	3	12 50			3	yes	yes	17 50
1820	Brewer .....	12	good	good	14	2	rent	3	11 00			3	yes	yes	7 50
1821	Brewer .....	14	good	good	13	4 m				6 00			yes	yes	10 00
1822	Brewer .....	17	good	fair	8	6 m	rent	5	12 00				yes	yes	
1823	Brewer .....	18	good	fair	7	4	rent	3	15 00			2	yes	yes	17 50
1824	Bartender .....	20	good	good	3	3	rent	3	12 00			4	yes	yes	17 00
1825	Brewer .....	15	good	good	4	1				6 00			yes	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
<i>Brewery Workmen—Continued.</i>																
1826	Brewer.	45	M	Germany.	22	16	\$15 00, week	\$645 00	\$1 76	7	5	60		48		
1827	Apprentice brewer.	22	M	California.			9 00, week	459 00	1 25	7	5	60		14		
1828	Cooper.	29	M	Germany.	8	3	25 00, week	1,216 00	3 33	7	5	60				
1829	Hostler.	40	M	Germany.	25	10	16 80, week	856 80	2 34	6	6	60				
1830	Cellarman.	28	M	Ireland.	28	9	2 80, day	856 80	2 34	7	5	60				
1831	Brewer.	27	M	Switzerland.	7	4	16 80, week	856 80	2 34	7	5	60				
1832	Brewer.	35	M	Germany.	5	5	16 80, week	856 80	2 34	7	5	60				
1833	Maltster.	29	M	Germany.	4		2 80, day	856 80	2 34	7	5	60				
1834	Cellarman.	43	M	Germany.	9		80 00, mo	960 00	2 34	7	5	60				
1835	Brewer.	26	M	Germany.	17	4	15 00, week	765 00	2 09	7	5	60				
1836	Cellar foreman.	35	M	Germany.	5	5	25 00, week	1,166 00	3 23	7	5	60	26			
1837	Cooper.	50	M	Germany.	27	18	15 00, week	542 00	1 49	7	5	60	11	78		
1838	Plumber.	42	M	Portugal.	24	9	16 00, week	816 00	2 23	7	5	60				
1839	Brewer.	29	M	Austria.	7	5	16 80, week	823 00	2 25	7	5	60	12			
1840	Apprentice brewer.	18	M	California.			11 00, week	561 00	1 27	7	5	60				
1841	Fireman.	30	M	Switzerland.	10		16 00, week	720 00	1 97	7	5	60	36			
1842	Cooper.	29	M	Switzerland.	9	4	18 00, week	918 00	2 51	7	5	60				
1843	Brewer.	26	M	Germany.	8	3	16 80, week	856 80	2 34	7	5	60				
1844	Brewer.	36	M	Germany.	11	2	16 80, week	789 00	2 16	7	5	60	24			
1845	Cellarman.	60	M	Ireland.	30	21	16 80, week	856 80	2 34	7	5	60				
1846	Brewer.	24	M	Germany.	3	3	17 00, week	433 00	1 18	7	5	60	19	153		
1847	Brewer's helper.	22	M	Ireland.	8	4	16 00, week	816 00	2 23	7	5	60				
1848	Carpenter.	51	M	Ireland.	27	16	21 00, week	1,071 00	2 98	8	5	60				
1849	Cellarman.	40	M	United States.			80 00, mo	960 00	2 34	7	5	60				
1850	Apprentice brewer.	20	M	California.			9 00, week	459 00	1 25	7	5	60				
1851	Cooper.	49	M	Germany.	6		15 00, week	765 00	2 09	7	5	60				
1852	Cooper.	40	M	Germany.			16 80, week	856 80	2 34	7	5	60				
1853	Blacksmith.	35	M	Germany.	11	6	16 80, week	856 80	2 34	7	5	60				
1854	Wentch brewer.	17	M	Germany.	1	1	9 00, week	459 00	1 25	7	5	60				
1855	Wentch.	57	M	Germany.	22	9	18 00, week	918 00	2 51	7	5	60				
1856	Wentch.	34	M	Germany.	6	6	23 00, week	1,173 00	3 21	7	5	60				
1857	Wentch.	28	M	Germany.	8	5	3 00, day	918 00	2 51	7	5	60				
1858	Wentch.	52	M	Germany.	11	11	2 80, day	918 00	2 51	7	5	60				



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Brewery Workmen—Continued.																
1859	Stableman	22	M	M	Germany	6	4	\$2 80, day	\$918	\$2 51	7	5	60			
1860	Brewer	29	M	M	Germany	2	2	3 00, day	892	2 44	7	5	60			
1861	Driver	32	M	M	United States	13	8	3 00, day	1,224	3 35						
1862	Driver	31	M	M	Ireland	13	10	4 00, day	1,224	3 35						
1863	Brewer	27	M	M	Germany	5	4	18 00, week	918	2 51	7	5	60		26	
1864	Engineer	38	M	M	United States	14	7	17 00, week	1,100	3 01	6	6	60		52	
1865	Brewer	35	M	M	France			4 00, week	498 66	1 34	7	5	60		78	
1866	Labeler	18	M	M	United States			4 00, week								
1867	Bottling foreman	41	M	M	Germany	11	7	20 00, week			6:30	7	5	60		
1868	Bottler	18	M	M	Germany	5	5	7 00, week	329	90	7	5	60			
1869	Bottler	26	M	M	Germany	2	2	7 00, week	561	1 53	7	5	60		24	
1870	Bottler	28	M	M	Germany	5	4	11 00, week	459	1 25	7	5	60			
1871	Bottler	29	M	M	Germany			9 00, week	1,200	3 28						
1872	Driver	37	M	M	Germany	10	8	100, month			no set time					
1873	Brewer	32	M	M	Germany	6	4	17 00, week			7	5	60			
1874	Brewer	30	M	M	United States			17 00, week	897	2 37	7	5	60			
1875	Driver	28	M	M	Ireland	8	7	4 00, day	1,224	3 35				52		
1876	Fireman	22	M	M	Germany	3		16 00, week						12		
1877	Brewer	30	M	M	United States		3	2 80, day	677	2 34	7	5	60			
1878	Driver	28	M	M	Denmark	6	1	18 00, week	918	2 51	7	5	60			
1879	Brewer	33	M	M	Ireland	7	3	16 80, week	565	1 54	7	5	60		4 m	
1880	Driver	22	M	M	United States		4	25 00, week	1,275	3 49						
1881	Brewer	26	M	M	Germany	10	2	21 00, week	1,071	2 93	7	5	60			
	Maltster	26	M	M	Germany	8	4	16 80, week	638	1 74	7	5	60		3 m	
	Driver	34	M	M	Denmark	20	8	25 00, week	1,075	2 94					48	
	Driver	18	M	M	Germany	3	3	30 00, mo	720	1 97						
	Harboy	19	M	M	United States		19	12 00, week	612	1 67	7	6	60			
	Harboy	32	M	M	Germany	12	6	16 80, week	711	1 94	7	5	60		52	
	Harboy	30	M	M	Switzerland			12 00, week	612	1 67	7	5	60			
	Harboy	16	M	M	United States	4	4	10 00, mo	720	1 97						
	Harboy	28	M	M	Germany	6	3	15 00, week	270	73	7	5	60		144	
	Harboy	26	M	M	Germany	7	2	16 00, mo	735	2 00	7	5	60			
	Harboy	26	M	M	Germany	7	2	16 00, mo	735	2 00	7	5	60			

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

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RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Brewery Workmen—Continued.																	
1892	Driver	37	M	S	Italy	9	9	\$18 00, week	\$918	\$2 51							
1893	Driver	23	M	M	Germany	5	5	60 00, mo	720	1 37							
1894	Brewer	31	M	M	Germany	11	6	16 80, week	856	2 34	7	5	60				
1895	First maltster	31	M	M	Germany	20	11	25 00, week	1,275	3 49	7	5	60				
1896	Maltster	32	M	M	Ireland	8	5	16 80, week	856	2 34	7	5	60				
1897	First brewer	28	M	M	Germany	3	3	23 00, week	1,173	3 21	7	5	60				
1898	Apprentice brewer	19	M	M	Germany	14	9	9 00, week	459	1 25	7	5	60				
1899	Brewer	28	M	M	Germany	2	2	15 00, week	765	2 09	7	5	60				
1900	Washer	40	M	M	Germany	11	4	15 00, week	765	2 09	7	5	60				
1901	Brewer	22	M	M	Germany	5	3	17 00, week	867	2 37	7	5	60				
1902	Brewer	25	M	M	Germany	12	1	17 00, week	867	2 37	7	5	60				
1903	Brewer	32	M	M	Germany	6	5	15 00, week			7	5	60		208		
1904	Washer	40	M	M	Germany	20	5	15 00, week	730	2 00	7	5	60		14		
1905	Cooper	38	M	S	Germany	25	16	3 00, day	870	2 38	7	5	60		6	10	
1906	Washer	18	M	S	United States			9 00, week			7	5	60				
1907	Cellarman	35	M	M	Germany	12	4	17 00, week			7	5	60			14	
1908	Brewer	37	M	S	Germany	13	3	100, month			7	5	60			18	
1909	Driver	36	M	M	Germany	15	7	18 00, week	918	2 51	7	5	60				
1910	Driver	30	M	S	Germany	10	9	23 00, week	774	2 12						104	
1911	Fireman	33	M	S	Ireland	9	6	65 00, mo	723	1 98						12	
1912	Brewer	28	M	S	United States			17 00, week	867	2 37	7	5	60				
1913	Brewer	32	M	M	Texas	8	3	3 00, day	918	2 51	7	5	60				
1914	Brewer	24	M	S	Germany	8		3 00, day	918	2 51	7	5	60				
1915	Maltster	22	M	S	California			2 84, day			7	5	60				
1916	Cooper	43	M	S	Germany	18	5	2 50, day			7	5	60				
1917	Brewer	30	M	S	Germany	1	1	17 00, week			7	5	60				
1918	Brewer	42	M	S	Germany	6		17 00, week	867	2 37	7	5	60				
1919	Maltster	24	M	S	Ireland	5	5	2 84, day	647	1 77	7	5	60			78	
1920	Washer	23	M	S	California			17 00, week	867	2 37	7	5	60				
1921	Washing clerk	25	M	S	Germany	23	19	2 00, day	588	1 61	7	5	60			12	
1922	Washer	47	M	S	Germany	20	5	2 50, day	765	2 09	7	5	60				
1923	Washer	25	M	S	Germany	10	16	17 00, week			7	5	60				
		44	M	S	Germany	20	16	2 00, day	440	1 20	7	5	60			130	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
Brewery Workmen—Continued.															
1892	Driver.....	15	good	good	10	7 m	rent	3	\$14 00		\$6 00	2	yes		
1893	Driver.....	18	good	good	3	8 m	rent	3	12 00			3	yes		
1894	Brewer.....	14	good	fair	12	1	rent	4	20 00			3	yes		
1895	First maltster.....	13	good	fair	10	5	rent	4			6 00		yes		\$17 00
1896	Maltster.....	16	good	fair	13	2							yes		10 00
1897	First brewer.....	15	good	good	13	1	rent	4	18 00			3	yes		
1898	Apprentice brewer.....										5 00				
1899	Brewer.....	14	good	fair	12	1	rent	3	16 00			3	yes		10 00
1900	Washer.....	12	good	fair	14	2	rent	4	14 00			3	yes		
1901	Brewer.....	16	good	good		1	rent	4	14 00			2	yes		
1902	Brewer.....	14	good	good	8	2	rent	3	11 00			2	yes		
1903	Brewer.....	13	good	good	10		rent	2	12 00			4	yes		
1904	Washer.....	19	good	fair	16	1					5 00		yes		13 00
1905	Cooper.....	18	good	good	12	2					6 00		yes		8 00
1906	Washer.....		good	good							5 00		yes		
1907	Cellarman.....	19	good	good	16	9 m	rent	3	10 00			4	yes		10 00
1908	Brewer.....	16	good	fair	10	4 m					6 00		yes		
1909	Driver.....	18	good	good	11	2	rent	4	15 00			3	yes		16 00
1910	Driver.....	23	good	good	8	2	rent	4	11 00			3	yes		17 00
1911	Fireman.....	21	good	good	10	3					6 00		yes		9 00
1912	Brewer.....	15	good	good	13	6					7 00		yes		7 50
1913	Brewer.....	15	good	fair	13	5	rent	3	12 50			5	yes		12 00
1914	Brewer.....	18	good	good	12	1					6 00		yes		10 00
1915	Maltster.....	17	good	good	4 m						4 00		yes		
1916	Cooper.....	20	good	fair	11						5 00		yes		10 00
1917	Brewer.....	9	good	fair	7						5 00				
1918	Brewer.....	18	good	good	25	3 m					5 00				
1919	Maltster.....	17	good	good	4	2					6 00		yes		17 50
1920	Brewer.....	12	good	good	10	2 m	rent	5	20 00			3	yes		10 00
1921	Shipping clerk.....	18	good	good		4					8 00				
1922	Washer.....	19	good	fair	6	3 m	rent	4	16 00			5	yes		8 00
1923	Maltster.....	14	good	good	8	6 m					6 00				
1924	Brewer.....	12	good	fair	19	1	rent	3	10 00			2	yes		10 00

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age	Sex	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.		
Brewery Workmen—Continued.																		
1925	Cooper	32	M	S	Germany	4	2	\$18 00, week	\$918	\$2 51	7	5	60	26	182			
1926	Brewer	40	M	S	Germany	16	6	18 00, week	528	1 44	7	5	60	130				
1927	Cooper	26	M	S	Germany	4	4	21 00, week	1,071	2 93	7	5	60		130			
1928	Brewer	47	M	S	Germany	25	17	16 80, week	492	1 34	7	5	60		42			
1929	Washer	43	M	S	Germany	24	8	18 00, week	756	2 07	7	5	60	12				
1930	Maltster	38	M	S	Germany	12	5	20 00, week	1,000	2 73	7	5	60	6				
1931	Maltster	32	M	S	Denmark	16	4	17 00, week	867	2 37	7	5	60					
1932	Botler	29	M	S	Germany	3		9 00, week			7	5	60					
1933	Driver	32	M	S	United States			18 00, week	918	2 51								
1934	Brewer	36	M	S	Germany	18	4	16 00, week	816	2 23	7	5	60					
1935	Bottle wiper	19	M	S	California			9 00, week	459	1 24	7	5	60					
1936	Driver	24	M	S	Ireland	6	5	3 00, day	918	2 51								
1937	Cooper	18	M	S	California			7 00, week			7	5	60					
1938	Driver	32	M	S	Germany	10	3	20 00, week	1,020	2 79								
1939	Brewer	29	M	S	Germany	12	8	17 00, week			7	5	60		104			
1940	Brewer	33	M	S	Germany	5	3	17 00, week			7	5	60		130			
1941	Driver	27	M	S	Germany	12	8	18 00, week							208			
1942	Stableman	42	M	S	Germany	8	2	17 00, week			6	6	60	78				
1943	Washer	39	M	S	Germany	4	15	00, week	635	1 73	7	5	60	52				
1944	Cooper	28	M	S	Germany	13	5	18 00, week	762	2 08	7	5	60		52			
1945	Brewer	30	M	S	Switzerland	6	6	17 00, week	816	2 23	7	5	60		18			
1946	Brewer	24	M	S	Germany	2	1	2 80, day			7	5	60		104			
1947	Brewer	32	M	S	Germany	2	2	17 00, week			7	5	60		130			
	Brewer	31	M	S	Germany	6	1	18 00, week			7	5	60		208			
	Brewer	41	M	S	Germany	24	13	17 00, week	867	2 37	7	5	60					
	Driver	53	M	S	Germany	34	11	95 00, mo	1,140	3 12								
	Brewer	24	M	S	Illinois	6	17	00, week	646	1 77	7	5	60		78			
	oper	45	M	S	Germany	14		2 85, day	769 50	2 10	7	5	60		18			
	or	30	M	S	Switzerland	9	9	100 00, mo	1,200	3 28								
	"	29	M	S	Germany	7	5	100 00, mo	1,200	3 28								
	"	34	M	S	Germany	18	4	100 00, mo	1,200	3 28								
	"	32	M	S	Switzerland	12	9	100 00, mo	1,080	2 16								
	"	37	M	S	Germany	6	4	90 00, mo	1,080	2 16								

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board..	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Brewery Workmen—Continued.															
1925	Cooper	17	good	fair	10	1	rent	5	\$15 00		\$5 00		yes	yes	\$10 00
1926	Brewer	14	good	good	14	3					1 00		yes	yes	
1927	Cooper	16	good	good	10	3	rent	4	14 00		5 00		yes	yes	11 00
1928	Brewer	18	good	good	19							5			
1929	Washer	18	good	good	12						7 00	4		yes	
1930	Maltster	22	good	good	9	7	rent	3	17 50		6 00				
1931	Maltster	14	good	good	7	2					4 50		yes		
1932	Bottler	17	good	good	4	m					7 00				
1933	Driver	18	good	good	11	11					6 00		yes	yes	
1934	Brewer	19	good	fair	16	3									
1935	Bottle wiper	19	good	good											
1936	Driver	16	good	good	5	5					6 00		yes		17 00
1937	Cooper	17	good	good	1	1					5 50				
1938	Driver	20	good	good	4	4					6 00		yes		10 00
1939	Brewer	19	good	good	7		rent	7	30 00			6			
1940	Brewer	16	good	fair	9	m					4 00				
1941	Driver	23	good	good							5 00		yes	yes	10 00
1942	Stableman	19	good	fair			rent	3	15 00			4	yes	yes	10 00
1943	Washer	18	good	fair			rent	2	10 00			2	yes	yes	13 00
1944	Cooper	20	good	good							6 00		yes	yes	7 00
1945	Brewer	18	good	good			rent	3	10 00			4	yes	yes	8 00
1946	Brewer	16	good	good							7 00		yes	yes	16 00
1947	Brewer	14	good	good							5 00		yes	yes	
1948	Brewer	13	good	fair							5 00		yes	yes	
1949	Brewer	12	good	good	19	6						3	yes	yes	10 00
1950	Driver	19	good	good	8	8	own	5			5 00		yes	yes	27 00
1951	Brewer	18	good	good	4	9						2			
1952	Cooper	14	good	good	20	6					5 00		yes	yes	15 00
1953	Driver	12	good	good	7	4					7 00	5	yes	yes	17 00
1954	Driver	20	good	good	6	6	own	4					yes	yes	7 00
1955	Driver	19	good	good	3	3					6 00	3	yes	yes	7 00
1956	Driver	21	good	good	-9	m	rent	4	12 00				yes	yes	7 00
1957	Driver	23	good	good	8	m					7 00		yes	yes	17 00

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Number Days Lost.			
						U. S. ....	California ..		Year .....	Daily Average .....	From A. M. .	To P. M. ....	Sick .....	No Work....	Other Cause.	
<i>Brewery Workmen—Continued.</i>																
1958	Driver.	28	M	M	Germany	10	6	\$104 00, mo	\$1,248	\$3 42						
1959	Driver.	31	M	M	Ireland	9	9	4 00, day	1,224	3 42						
1960	Driver.	30	M	M	Germany	14	8	100 00, mo	1,200	3 28						
1961	Driver.	38	M	M	Germany	20	13	90 00, mo	1,080	2 95						
1962	Foreman	35	M	M	Germany	11	8	150 00, mo	1,800	4 93	7	6	60			
1963	Driver.	25	M	M	California											
1964	Malster.	22	M	M	Ireland	8	6	17 00, wk	793	2 17	7	5	60	26		
1965	Foreman brewer	36	M	M	Germany	12	5	300 00, mo	3,600	9 83	6	6	60			
<i>Bakers.</i>																
1966	Baker, foreman	31	M	M	Austria	8	2	50 00, mo							208	
1967	Baker	43	M	M	Germany	22	8m	9 00, wk	186	73					208	
1968	Baker, foreman	23	M	M	Alsace Lorraine.	10	4	50 00, mo							208	
1969	Foreman	26	M	M	Germany	4	3	50 00, mo							130	
1970	Baker	18	M	M	Germany	2	2	9 00, wk							42	
1971	Baker	28	M	M	Germany	6	2	40 00, mo	320	87					104	
1972	Baker	36	M	M	Germany	11	18m	50 00, mo	250	68					182	
1973	Baker	24	M	M	Germany	3	3	40 00, mo	300	82			14	60	35	
1974	Baker	25	M	M	Germany	3	3	30 00, mo	330	90					24	
1975	Baker	32	M	M	Austria	4	3	10 00, wk	336	91					104	
1976	Cake baker.	27	M	M	Pennsylvania			12 00, wk	528	1 44					42	
1976	Cake baker.	36	M	M	Switzerland	16	16	55 00, mo	275	75					182	
1977	Cake baker.	25	M	M	Switzerland	4	4	45 00, mo	360	98					104	
1977	Cake baker.	21	M	M	Switzerland	2	1	20 00, mo							104	
1977	Cake baker.	35	M	M	Austria	10	8	50 00, mo	400	1 09					104	
1977	Cake baker.	47	M	M	Germany	25	24	55 00, mo	550	1 50					52	
1977	Cake baker.	34	M	M	Germany	8	7	45 00, mo	242	66					36	
1977	Cake baker.	27	M	M	Austria	3	3	40 00, mo	210	59					169	
1977	Cake baker.	27	M	M	Ireland	9	9	16 00, wk	656	1 80				60		
1977	Cake baker.	40	M	M	Canada	30	25	20 00, wk	930	1 80				30		78

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....	Rent.....	Board.....			Board and Lodging..	Beneficial Associat'ns	Labor Or- ganizat'ns.				
<i>Brewery Workmen—Continued.</i>																
1958	Driver.....	18	good	good	10	10	rent	4	\$23 00		\$7 00	4	yes			\$20 00
1959	Driver.....	16	good	good	7	7					7 00		yes			27 00
1960	Driver.....	20	good	good	9	9					6 00		yes			32 00
1961	Driver.....	16	good	good	4	6 m						5				17 00
1962	Foreman.....	12	good	good	7	7	own	6								
1963	Driver.....	14	good	good	6	4	own	5				4	yes			17 00
1964	Maltster.....	17	good	good	5	4					5 00		yes			8 50
1965	Foreman brewer.....	16	good	good	20	5 m	rent	6	25 00			2				
<i>Bakers.</i>																
1966	Baker, foreman.....	12	good	poor	19			1	4 00					no	yes	
1967	Baker.....	14	good	good	28			1	4 00					no	yes	
1968	Baker, foreman.....	13	good	fair	10				6 50	\$4 50				no	yes	
1969	Foreman.....	14	good	good	12	2 m		1	5 00					no	yes	
1970	Baker.....	14	good	good	4	2 m			5 00					no	yes	
1971	Baker.....	14	good	poor	14			1	6 00					no	yes	
1972	Baker.....	14	good	good	22				5 00					no	yes	
1973	Baker.....	19	good	poor	16						15 00			no	yes	
1974	Baker.....	14	good	poor	11	3 d								yes	yes	10 00
1975	Baker.....	15	good	good	15	6 w								no	yes	
1976	Cake baker.....	14	good	good	11	9 m								no	yes	
1977	Cake baker.....	9	good	good	22									no	yes	
1978	Cake baker.....	15	good	good	10				5 00					no	yes	
1979	Cake baker.....	17	good	good	4	3 d			5 00					yes	yes	8 00
1980	Cake baker.....	14	good	good	21	3 m								no	yes	
1981	Cake baker.....	16	good	good	31		rent	4	16 00			1	yes	yes		10 00
1982	Cake baker.....	15	good	poor	19									no	yes	
1983	Cake baker.....	13	good	good	14									no	yes	
1984	Cake baker.....	16	good	good	9	2			6 00	7 00				no	yes	
1985	Cake baker.....	20	good	good	25	1	rent	1	10 00	5 00		7		yes	yes	8 00

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
<i>Soap and Candle Making.</i>																
1986	Soap and candle maker	16	F	S	California	4	4	\$0 75, day			7	6	30		18	
1987	Soap and candle maker	16	F	S	Ireland			75, day			7	6	30		18	
1988	Soap and candle maker	18	F	S	New York			75, day			7	6	30	12	24	
1989	Soap and candle maker	18	F	S	California			75, day			7	6	30		24	
1990	Soap and candle maker	21	F	S	New York			75, day			7	6	30		24	
1991	Soap and candle maker	19	F	S	California			75, day			7	6	30		18	
1992	Soap and candle maker	23	F	S	Massachusetts			75, day			7	6	30	4	18	
1993	Soap and candle maker	23	M	S	Ohio			1 50, day			7	6	30	52	153	
1994	Soap and candle maker	17	M	S	California			10 50, week			7	6	30		12	
1995	Soap and candle maker	60	M	M	Ireland	24	24	1 75, day			7	6	30		78	
1996	Soap and candle maker	24	M	S	Ireland	8	9	8 25, week			7	6	30		153	
1997	Soap and candle maker	48	M	S	Ireland	40	33	2 00, day			7	6	30	12		
1998	Soap and candle maker	32	M	S	California			18 75, week	\$0 50	2 60	7	6	30	2		
1999	Soap and candle maker	25	M	S	California			2 00, day	500	1 53	7	6	30		26	
2000	Soap and candle maker	42	M	S	Germany	20	20	14 00, week	585	1 63	7	6	30	25	26	
<i>Chemical Works.</i>																
2001	Foreman	30	M	M	California			\$78 00, mo	936	2 53	7	5:30	45	3		
2002	Engineer	18	M	S	California			35 00, mo	420	1 15	7	5:30	45	6		
2003	Lead burner	20	M	S	Scotland			55 00, mo	680	1 80	7	5:30	45			
2004	Plumber's helper	15	M	S	California			25 00, mo			7	5:30	45			
2005	Laborer	31	M	M	Ireland	10	9	70 00, mo	840	2 30	7	5:30	45			
2006	Laborer	47	M	M	Ireland	27	24	70 00, mo	822	2 25	7	5:30	45	8		
2007	Laborer	41	M	M	Ireland	20	16	60 00, mo			7	5:30	45			
2008	Laborer	61	M	M	Massachusetts			60 00, mo	600	1 64	7	5:30	45	52		
2009	Laborer	47	M	M	Ireland			60 00, mo	720	1 97	7	5:30	45	52		
2010	Laborer	40	M	M	Ireland	19	19	2 00, day	612	1 67	7	5:30	45			
<i>Manufacturing Pharmacists.</i>																
2011	Pharmacist	35	M	M	Ohio			130 00, mo	1,500	4 27	7:30	5:30	60			
2012	Pharmacist	25	M	M	California			100 00, mo	1,200	3 20	8	5:30	60			
2013	Pharmacist	28	M	M	Germany	23	23	100 00, mo	1,200	3 20	7:30	5:30	60			
2014	Pharmacist	22	M	M	California			100 00, week			7:30	5:30	60	12		



### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health. Then..... Now .....	Years Engaged Present Em- ployment	Own or Rent Home	Number of Rooms	Amount Paid for Rent..... Board... Board and Lodging..	Others Supported...	Member of Beneficial Associat'ns Labor Or- ganizat'ns.	Weekly Benefits.
<i>Soap and Candle Making.</i>										
1986	Soap and candle maker	17	good	3 m						
1987	Soap and candle maker	16	good	6 m						
1988	Soap and candle maker	17	good	6 m						
1989	Soap and candle maker	15	good	5 m						
1990	Soap and candle maker	18	good	6 m						
1991	Soap and candle maker	15	good	3 m						
1992	Soap and candle maker	15	good	6 m						
1993	Soap and candle maker	14	good	3 w			\$4 00	2	no	
1994	Soap and candle maker	16	good	10 m			5 25		no	
1995	Soap and candle maker	10	good	10	own			7	yes	Dr. and Med.
1996	Soap and candle maker	17	good fair	5 m			4 50		no	
1997	Soap and candle maker	8	good		rent	5	\$14 00	2	yes	\$7 50 Dr. & Med
1998	Soap and candle maker	19	good	6			5 00		yes	25 00
1999	Soap and candle maker	14	fair	5			7 00		yes	7 00
2000	Soap and candle maker	12	good	14	own			2	yes	20 00
<i>Chemical Works.</i>										
2001	Foreman	14	good	17	rent	4	18 00	2	yes	7 00
2002	Engineer	16	good	2					no	
2003	Lead burner	10	good	4					yes	7 50 Dr. & Med.
2004	Plumber's helper	12	good	9 m			20 m		no	
2005	Laborer	15	good	16	rent	5	15 00	1	yes	7 00
2006	Laborer	8	good	27	rent	4	12 00	4	yes	17 00
2007	Laborer	10	good	31	rent	4	12 00	2	no	
2008	Laborer	12	good	13					no	
2009	Laborer	4	good	40	rent	9	26 50	5	no	
2010	Laborer	18	good	6	rent	10	45 00	4	yes	20 00
<i>Manufacturing Pharmacists.</i>										
2011	Pharmacist	14	good	14	rent	7	18 00	3	yes	20 00
2012	Pharmacist	19	good	6	own			1	no	
2013	Pharmacist	15	good	13	rent	5	22 50	2	no	
2014	Helper	17	good	6 m					no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Mfg. Pharmacists—Continued.																	
2015	Helper	16	M	M	California.			\$5 00, week	\$312	\$0 85	7:30	5:30	60				
2016	Helper	20	M	M	California.			6 00, week			7:30	5:30	60				
2017	Helper	20	M	M	California.			7 00, week	364	99	7:30	5:30	60				
2018	Helper	22	M	M	California.			8 00, week	416	1 14	7:30	5:30	60	7			
2019	Helper	21	M	M	California.			6 00, week			8	5	60				
2020	Labeler	18	F	F	California.			4 00, week			7:30	5:45	60				
2021	Labeler	19	M	M	California.			4 50, week			8	5	60				
2022	Labeler	14	M	M	California.			3 50, week			8	5:45	60				
2023	Labeler	18	F	F	Massachusetts.			3 50, week			7:30	5:45	60				
2024	Labeler	19	F	F	California.			6 00, week			8	5	60				6
2025	Printer	17	M	M	California.			25 00, mo			7:30	5:30	60				
2026	Printer	28	M	M	England.	15	6	3 00, day			8	5	60	2			
2027	Printer	17	M	M	California.			17 00, mo			8	5	60		130		15
2028	Carpenter	65	M	M	Pennsylvania.			3 50, day			8	5	60	21	26		
2029	Apprentice.	16	M	M	California.			15 00, mo			7:30	5:30	60	4			
2030	Apprentice.	17	M	M	California.			15 00, mo			7:30	5:30	60				
2031	Miller	17	M	M	California.			25 00, mo			7:30	5:30	60	6			
2032	Helper	21	M	M	California.			55 00, mo			7:30	5:30	60				
2033	Helper	16	M	M	California.			15 00, mo			7:30	5:30	60				
2034	Helper	20	M	M	California.			4 00, week			8	5	60				
Candymakers.																	
2035	Candymaker.	18	F	F	New Jersey.			4 00, week	200	54	7	5:30	30				6
2036	Candymaker.	14	F	F	California.			4 00, week			7	5:30	30				
2037	Candymaker.	14	M	M	California.			4 00, week	169	46	7	5:30	30	9			
2038	Candymaker.	17	F	F	New York.			4 50, week	220	60	7	5:30	30			52	
2039	Candymaker.	26	F	F	Italy.	5	5	2 00, day	612	1 67	7	5:30	30			12	
2040	Candymaker.	37	M	M	Italy.	21	13	1 70, day			7	5:30	30				
2041	Candymaker.	23	M	M	New York.			1 50, day	381	1 04	7	5:30	30			26	26
2042	Candymaker.	47	M	M	Italy.	36	15	20 00, week	990	2 71	7	5:30	30			4	5
2043	Candymaker.	30	M	M	Italy.	10	10	2 50, day			7	5:30	30			21	
2044	Candymaker.	15	F	F	Italy.	14	14	4 00, week			7	5:30	30	6		52	
2045	Candymaker.	15	F	F	Maryland.			4 00, week			7	5:30	30			52	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Mfg. Pharmacists—Continued.															
2015	Helper	15	poor	fair	6 w	6 w									
2016	Helper	17	good	good	3	3									
2017	Helper	12	good	good	8	4									
2018	Helper	17	good	good	5	5									
2019	Helper	17	good	good	3	2 w		1	\$5 50		\$17 m		no	no	
2020	Labeler	16	good	good	7 m	7 m									
2021	Labeler	18	good	good	7 m	7 m									
2022	Labeler	14	good	good	2 w	2 w									
2023	Labeler														
2024	Labeler	18	good	good	2	1									
2025	Printer	16	good	good	18 m	18 m									
2026	Printer	15	good	good	6	15 m									
2027	Printer	12	good	good	2 m	2 m					15 m		no	no	
2028	Carpenter	16	good	good	49	6 d	rent	10	55 00			2	no	yes	
2029	Apprentice	16	good	good	1	1									
2030	Apprentice	16	good	good	6 m	6 m									
2031	Miller	16	good	good	1	1									
2032	Helper	16	good	good	5	5									
2033	Helper	15	good	good	6 m	6 m									
2034	Helper	18	good	good	1 m	1 m									
Candymakers.															
2035	Candymaker	16	good	good	1	1	A								
2036	Candymaker	13	good	good	1	1	A								
2037	Candymaker	13	good	good	1	1	A								
2038	Candymaker	14	good	good	30 m	5	A								
2039	Candymaker	11	good	good	5	5	rent	3	10 00			1	yes	no	\$10 00
2040	Candymaker	14	good	good	3	3	rent	3	5 50			3	yes	no	10 00
2041	Candymaker	15	good	good	5	5	A								
2042	Candymaker	13	good	good	25	15	rent	4	15 00			8	no	no	10 00
2043	Candymaker	6	good	good	9 m	9 m	rent	3	12 00			1	yes	no	
2044	Candymaker	11	good	fair	9 m	9 m	A								
2045	Candymaker	14	good	good	3 m	3 m	A								

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation	Age, Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.	Sick	No Work	Other Cause.
Candy makers—Continued.														
2046	Candy maker	19 F		Ireland	7	7	\$1 00, day	\$201		7	5:30	4	6	
2047	Candy maker	18 F		Italy	6	6	5 00, week	\$0 55		7	5:30	52	12	
2048	Candy maker	18 F		New York			4 00, week	152		7	5:30	30	26	
2049	Candy packer	45 F		Italy	22	22	4 00, week	168	46	7	5:30	30	2	
2050	Candy packer	17 F		California			4 50, week	220	60	7	6	6	6	
2051	Candy packer	17 F		California			4 00, week			7:30	5:30	26	12	
2052	Candy packer	15 F		Switzerland	1	1	3 00, week			7:30	5:30	30	6	
2053	Candy packer	18 M		Pennsylvania			4 00, week	168	46	7:30	5:30	30	12	
2054	Candy packer	18 F		California			4 00, week	280	76	7:30	5:30	30	52	3
2055	Candy packer	18 F		California			5 50, week			7:30	5:30	60		
2056	Candy dipper	15 F		California			3 50, week	204	55	7:30	5:30	30	4	6
2057	Candy dipper	18 F		California			4 50, week	153	42	7	6	26	6	
2058	Candy dipper	14 F		California			3 00, week			7	6	60		
2059	Candy dipper	16 F		California			3 00, week			7	6	60		
2060	Candy dipper	18 F		California			5 00, week	247	67	7	6	6	3	
2061	Candy foreman	54 M	M	England			5 00, day	1,440	3 94	7	6	60	6	6
2062	Candy maker	25 M	M	California			21 00, week	987	2 70	7	6	24		
2063	Candy maker	20 F		California			1 00, day	303	83	7	6	3		
2064	Candy maker	21 M		California			2 00, day			7	6	60	52	
2065	Candy maker	23 F		California			8 50, week	427	1 17	7	6	4		
2066	Candy maker	28 M		Germany	13	1	2 00, day	612	1 67	7	6	60		
2067	Candy maker	28 F		France	15	15	1 00, day	901	82	7	6	2	3	
2068	Candy maker	20 M		California			10 00, week	491	1 34	7	6	60	8	3
2069	Candy maker	7 M		Oregon			6 50, week	331	91	7	6	60		
2070	Candy maker	28 M		California			3 00, day	918	2 51	7	6	60		
2071	Candy maker	19 M		California			8 00, week	408	1 11	7	6	60		
2072	Candy maker	42 M	M	Italy			3 50, day			7	6	60		
2073	Candy maker	22 M		California			8 00, week	1,046	2 86	7	6	7		
2074	Candy maker	24 M		California			21 00, week	945	2 58	7	6	60	36	
2075	Candy maker	16 M		California			5 00, week	233	64	7	6	60	26	
2076	Candy maker	16 M		Italy			8 00, week			7	6	60		
2077	Candy maker	16 M		Sweden	15	15	3 50, week			7:30	5:30	30	4	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer....	Rent.....	Board.....			Board and Lodging...	Beneficial Associat'ns	Labor Or- ganizat'ns.				
Candymakers—Continued																
2046	Candymaker	15	good	3	3 m	A										
2047	Candymaker	13	good	5	5	A										
2048	Candymaker	14	good	18 m	18 m	A										
2049	Candy packer	44	good	15 m	15 m	rent			2	\$8 00				no	no	
2050	Candy packer	16	good	2	2	A										
2051	Candy packer	17	good	10 m	10 m	A										
2052	Candy packer	14	good	8 m	8 m	A										
2053	Candy packer	15	good	1	1	A										
2054	Candy packer	15	good	2	2	A										
2055	Candy packer	14	good	4	4	A										
2056	Candy dipper	14	good	10 m	10 m	A										
2057	Candy dipper	16	good	2	2									no	no	
2058	Candy dipper	14	good	4 m	4 m	A										
2059	Candy dipper	15	good	5 m	5 m	A										
2060	Candy dipper	15	good	3	3											
2061	Candy foreman	10	good	40	7	rent			10	50 00			4	yes	no	\$20 00
2062	Candymaker	18	good	8	5				1	8 00	\$7 00			yes	no	10 00
2063	Candymaker	13	good	7	1											
2064	Candymaker	18	good	3	8 m				1	6 00	4 50			no	no	
2065	Candymaker	18	good	5	5									no	no	
2066	Candymaker	15	good	8	1				1	7 00	15 00			no	no	
2067	Candymaker	15	good	1½	1½	rent			3	8 00				no	no	
2068	Candymaker	16	good	4	4											
2069	Candymaker	15	good	2	2											
2070	Candymaker	18	good	10	10											
2071	Candymaker	12	good	14 m	14 m											
2072	Candymaker	18	good	20	5	rent			3	15 00			3	yes	no	10 00
2073	Candymaker	14	good	5	5											
2074	Candymaker	11	good	10	1								2	no	no	
2075	Candymaker	15	good	1	1											
2076	Candymaker	15	good	2 m	2 m				1	5 00	4 50			no	no	
2077	Candymaker	14	good	3 m	3 m											
2078	Candymaker	12	good	22	6 m				1	7 00	5 00			no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.		
Candy makers—Continued.																		
2079	Lozenge cutter.	15	F	2	California.			\$4.00, week	\$152	\$0.41	7:30	5:30	30			78	12	
2080	Candy maker.	19	M	2	New York.			2.00, day	588	1.61	7:30	5:30	30				18	
2081	Candy dipper.	19	F	2	California.			5.00, week	240	.65	7:30	5:30	30			52	78	
2082	Candy dipper.	20	F	2	Ireland.	6	6	6.00, week	176	.49	7:30	5:30	30					12
2083	Candy maker, foreman.	47	M	2	Scotland.	6	6	3.50, day	1,029	2.81	7:30	5:30	30					
2084	Candy maker.	20	M	2	Ohio.			8.00, week	408	1.11	7:30	5:30	30					
2085	Candy maker.	16	F	2	California.			3.00, week			7:30	5:30	30			12		
2086	Candy maker, helper.	45	M	2	Italy.	13	8	8.00, week	407	1.11	7:30	5:30	30			1		
2087	Errand boy.	14	M	2	California.			2.50, week			7:30	5:30	30					
2088	Saleswoman.	17	F	2	California.			7.00, week	350	.95	7:30	5:30	30			6		
2089	Candy dipper.	16	F	2	California.			5.00, week	255	.70	7	6	60					
2090	Candy dipper.	19	F	2	California.			5.00, week	255	.70	7	6	60					
2091	Candy dipper.	17	F	2	Nevada.			5.25, week	266	.73	7:30	5:30	30			2		3
2092	Candy wrapper.	17	F	2	Illinois.			4.00, week			7:30	5:30	30			9		
2093	Candy wrapper.	20	F	2	California.			5.00, week			7	6	60			4		
2094	Candy wrapper.	18	F	2	California.			6.00, week	295	.81	7	6	60			4		
2095	Candy wrapper.	18	F	2	Missouri.			5.00, week	247	.67	7	6	60			3		
2096	Candy wrapper.	20	F	2	Kentucky.			6.00, week	274	.75	7	6	60			26		
2097	Candy wrapper.	18	F	2	California.			4.00, week			7	6	60			182		
2098	Candy wrapper.	15	F	2	Italy.			2.50, week			7:30	5:30	30			20		
2099	Helper.	18	F	2	California.			5.00, week			7	6	60			3		
2100	Helper.	18	F	2	New York.			4.00, week			7	6	60			12		
2101	Helper.	19	F	2	Italy.			3.50, week	175	.47	7	6	60			3		
	Helper.	16	F	2	California.			3.50, week	126	.34	7	6	60			78		
	Helper.	16	F	2	Oregon.			4.50, week			7:30	5:30	30			24		
	Helper.	16	F	2	New York.			4.50, week			7	5:30	30					
	Helper.	16	F	2	California.			3.00, week			7:30	5:30	30					
																12		
Candy Store.*																		
	woman.	18	F	2	France.	18	18	9.00, week			8	6	60					
	woman.	17	F	2	Ireland.	17	1	10.00, week	530	1.42	8	6	60					
	woman.	30	F	2	United States.	1	1	8.00, week			8	6	60					
*Base on account of holidays.																		

\* Same on account of holidays.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
Candymakers—Continued.															
2079	Lozenge cutter.....	13	good	good	6 m	6 m									
2080	Candy maker.....	14	good	good	5	1									
2081	Candy dipper.....	18	good	fair	18 m	18 m									
2082	Candy dipper.....	14	good	fair	5	4				\$3 50			no	no	
2083	Candy maker, foreman	9	good	good	34	30 m	rent	5	\$15 00			5	no	no	
2084	Candy maker.....	11	good	good	3	2									
2085	Candy maker, helper	14	good	good	5 m	5 m									
2086	Candy maker.....	17	good	good	15 m	15 m		1			16 00		yes	no	\$17 00
2087	Errand boy.....	14	good	fair	2 m	2 m									
2088	Saleswoman.....	14	good	good	2	2	A				4 00		no	no	
2089	Candy dipper.....	14	good	good	2	2									
2090	Candy dipper.....	14	good	good	4	4									
2091	Candy dipper.....	14	good	good	2	2	A								
2092	Candy wrapper.....	16	good	good	9 m	9 m	A								
2093	Candy wrapper.....	15	good	fair	4	4	A								
2094	Candy wrapper.....	14	poor	fair	4	4	A								
2095	Candy wrapper.....	16	good	good	2	2	A								
2096	Candy wrapper.....	13	good	good	4	3	A								
2097	Candy wrapper.....	16	good	good	2	2	A								
2098	Candy wrapper.....	14	good	good	2 m	2 m	A								
2099	Helper.....	13	fair	poor	4	4					2 50w				
2100	Helper.....	15	good	good	9 m	9 m	A								
2101	Helper.....	10	good	good	1	1					8 00m				
2102	Helper.....	15	good	good	1	1	A								
2103	Helper.....	14	good	good	4 m	4 m	A								
2104	Helper.....	15	good	good	1	1	A								
2105	Helper.....	14	good	good	5 m	5 m									
Candy Store.*															
2106	Saleswoman.....	17	good	good	6 m	6 m									
2107	Saleswoman.....	17	good	good	1	1									
2108	Saleswoman.....	17	good	good	1	1									

\* No lost time on account of holidays.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
<i>Candy Store—Continued.</i>																
2109	Saleswoman	19	F	S	Massachusetts			\$7 00, week			8	6	60			
2110	Saleswoman	18	F	S	United States			28 00, mo			12	12	60			
2111	Saleswoman	18	F	S	California	3		6 00, week			8	6	60			
2112	Sodaman	26	M	M	Isle of Man			10 00, week			7	6				
2113	Cook	21	F	S	United States			10 00, week			12	12	60			
2114	Saleswoman	21	F	S	United States			8 00, week			12	12	60			
2115	Waitress (ice cream)	22	F	S	California			10 00, week			12	12	60			
2116	Waitress (ice cream)	20	F	S	United States			8 00, week			12	12	60			
<i>Cigar Workmen.</i>																
2117	Cigar-box maker	38	M	M	Germany	20		12 00, week	\$600	\$1 64	8	5:30	30		6	
2118	Packer	29	M	M	Ohio			5 00, day	1,530	4 19	7	5:30	30			
2119	Cigar-box maker	30	M	M	California			2 00, day	560	1 53	7	5:30	30		25	
2120	Cigar-box maker	30	M	M	California			13 00, week			7	5:30	30			
2121	Cigar-box maker	17	M	S	California			1 15, day	338	92	7	5:30	30		12	
2122	Cigar-box maker	20	M	S	California			2 00, day	564	1 54	7	5:30	30		12	
2123	Cigar-box maker	24	F	S	California			9 00, week	459	1 25	7	5:30	30			
2124	Cigar-box maker	14	F	S	California			3 50, week			7	5:30	30			
2125	Cigar-box maker	17	F	S	California			5 00, week	250	68	7	5:30	30			
2126	Cigar-box maker	19	F	S	California			5 00, week			7	5:30	30			
2127	Cigar-box maker	16	M	M	California			1 00, day	300	82	7	5:30	30		6	
2128	Cigar-box maker	22	M	M	California			3 00, day	906	2 46	7	5:30	30		4	
2129	Cigar-box maker	17	M	S	California			1 25, day			7	5:30	30			
2130	Cigar-box maker	18	M	S	Ireland	4		1 35, day	411	1 12	7	5:30	30		1	
2131	Cigar-box maker	16	F	S	California			3 50, week			7	5:30	30		6	
2132	Cigar-box maker	21	F	S	California			5 00, week	245	67	7	5:30	30			
2133	Cigar-box maker	21	F	S	California			5 00, week	248	68	7	5:30	30		12	
2134	Cigar-box maker	14	F	S	California			2 00, week			7	5:30	30		6	
2135	Cigar-box maker	19	F	S	California			5 50, week	280	76	7	5:30	30			
2136	Cigar-box maker	22	F	S	California			5 50, week	280	76	7	5:30	30			
2137	Cigar-box maker	24	F	S	California			5 50, week	285	79	7	5:30	30			
2138	Cigar-box maker	25	F	S	California			5 50, week	282	84	7	5:30	30		52	
2139	Cigar-box maker	20	F	S	California			5 50, week			7	5:30	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Age began Work...	Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now .....		Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.	
<i>Candy Store—Continued.</i>															
2109	Saleswoman	good	fair	16	1	1 m	rent	4	\$11 00			3	no	no	
2110	Saleswoman	fair	fair	16	3	5 m	rent	3	15 00				yes	no	\$7 00
2111	Sodaman	good	good	21	2	4 m		1	4 00						
2112	Cook	good	good	11		7 m									
2113	Saleswoman	good	good	17	14 m	8 m									
2114	Waitress (ice cream)	good	good	13											
2115	Waitress (ice cream)	good	good	16											
2116															
<i>Cigar Workmen.</i>															
2117	Cigar-box maker	good	good	18	4	15 m	rent	7	23 50		\$5 00	1	yes	no	15 00
2118	Packer	good	good	12	16	14	rent	1	6 00	\$3 50		1	no	no	
2119	Cigar-box maker	good	good	19	2	2	rent	4	20 00			1	yes	no	
2120	Cigar-box maker	good	good	15	13	3 w	A								
2121	Cigar-box maker	good	good	13	2	1 m		1	6 00	3 50			no	no	
2122	Cigar-box maker	good	good	12	5	14 m		1	6 00			1	no	no	
2123	Cigar-bok maker	good	good	7	1	1		1	6 00				no	no	
2124	Cigar-box maker	good	good	13	1	1	A								
2125	Cigar-box maker	good	good	15	2	2	A								
2126	Cigar-box maker	fair	fair	14	4	7 m	A								
2127	Cigar-box maker	good	good	14	21 m	21 m	A								
2128	Cigar-box maker	good	poor	12	9	9	A				6 00	4	no	no	
2129	Cigar-box maker	good	good	16	2	3 w	A								
2130	Cigar-box maker	good	good	15	4	4	A								
2131	Cigar-box maker	good	good	15	11 m	11 m	A								
2132	Cigar-box maker	good	good	14	6	4	rent	3	7 00		5 00		no	no	
2133	Cigar-box maker	good	good	15	6	4	rent					2	no	no	
2134	Cigar-box maker	good	good	14	2 m	2 m	A								
2135	Cigar-box maker	good	good	13	5	3	A								
2136	Cigar-box maker	good	good	16	6	3	A								
2137	Cigar-box maker	good	good	13	8	3	A								
2138	Cigar-box maker	good	good	15	10	15 m	A				4 00		no	no	
2139	Paster	good	good	13	7	3	A								



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nationality.	Years in		Wages.	Earnings.		Working Hours.	Minutes for Lunch.	Number Days Lost.			
						U. S.	California ..		Year	Daily Average			Sick	No Work	Other Cause.	
<i>Cigar Workmen—Continued.</i>																
2140	Paster.....	23	F	S	California.....			\$5 00, week			8	5:30	30		52	
2141	Paster.....	20	F	S	California.....			4 50, week			8	5:30	30		52	
2142	Cigar-box maker.	17	F	S	United States.....			7 00, week	\$343	\$0 94	7	5:30	30		12	
2143	Cigarmaker	20	M	S	United States.....			15 00, week			8	5	60			
2144	Cigarmaker	24	M	M	United States.....			14 13 50, week			8	5	60			
2145	Cigarmaker	40	M	M	Germany.....	23	20	15 00, week			8	5	60			
2146	Cigarmaker	30	M	S	Germany.....	26	23	12 00, week			8	5	60		150	
2147	Cigarmaker	17	M	S	New York.....			8 50, week			8	5	60			
2148	Cigarmaker	26	M	S	Germany.....	21	6	14 00, week			8	5	60		7	40
2149	Cigarmaker	27	M	S	United States.....			18 00, week			8	5	60		18	
2150	Cigarmaker	24	M	S	United States.....			13 50, week			8	5	60			
2151	Cigarmaker	23	M	S	California.....			15 00, week			8	5	60		52	
2152	Cigarmaker	35	M	M	Germany.....	20	4	12 00, week			8	5	60			
2153	Cigarmaker	47	M	M	United States.....			15 00, week			8	5	60		21	
2154	Cigarmaker	24	M	S	United States.....			13 50, week			8	5	60			
2155	Cigarmaker	29	M	S	United States.....			24 14 00, week			8	5	60			
2156	Cigarmaker	20	M	S	United States.....			15 00, week			8	5	60		14	
2157	Cigarmaker	24	M	S	United States.....			15 00, week			8	5	60		1	
2158	Cigarmaker	40	M	M	Germany.....	23	20	15 00, week			8	5	60			
2159	Cigarmaker	30	M	S	Germany.....	26	23	12 00, week			8	5	60		150	
2160	Cigarmaker	17	M	S	New York.....			8 50, week			8	5	60			
2161	Cigarmaker	26	M	S	Germany.....	21	6	14 00, week			8	5	60		7	40
2162	Cigarmaker	27	M	S	United States.....			15 00, week			8	5	60		18	
2163	Cigarmaker	24	M	S	Cuba.....			18 00, week			8	5	60			
2164	Cigarmaker	27	M	S	Germany.....	20	6	15 00, week			8	5	60			52
2165	Cigarmaker	23	M	S	Germany.....	20	4	12 00, week			8	5	60		70	
2166	Cigarmaker	35	M	S	United States.....			15 00, week			8	5	60			
2167	Cigarmaker	47	M	M	United States.....			13 50, week			8	5	60		21	
2168	Cigarmaker	24	M	S	United States.....			14 00, week			8	5	60			
2169	Cigarmaker	29	M	S	United States.....			15 00, week			8	5	60		14	
2170	Cigarmaker	19	M	S	Cuba.....			15 00, week			8	5	60		7	
2171	Cigarmaker	17	M	F	Cuba.....	18		15 00, week			8	5	60		11	
2172	Cigarmaker	15	F	S	Cuba.....	18		15 00, week			8	5	60			194



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.		
Cigar Workmen—Continued.																		
2173	Cigarmaker	50	M	M	Germany	31	31	18 00, week			8	5	60			24	24	
2174	Cigarmaker	32	M	M	Germany	8	8m	14 00, week			8	5	60			52		
2175	Cigarmaker	33	M	M	Denmark	9	3m	16 00, week			8	5	60				31	
2176	Cigarmaker	29	M	M	Michigan			7 00, week	\$357	\$0 97	8	5	60					
2177	Cigarmaker	23	F	F	California	11	1	10 00, week	380	1 04	8	5	60			52		
2178	Cigarmaker	28	M	M	Germany	18	6	12 00, week	484	1 32	8	5	60				12	
2179	Cigarmaker	32	M	M	Australia			10 00, week	401	1 10	8	5	60			39		
2180	Cigarmaker	20	M	M	United States	7	5	10 00, week	552	1 51	8	5	60				30	
2181	Cigarmaker	33	M	M	Germany	1	11m	10 00, week	460	1 26	8	5	60			30		
2182	Cigarmaker	19	M	M	Germany	9	9	10 00, week			7:30	8	5	30	14	52		
2183	Cigarmaker	33	M	M	Germany	20	10	10 00, week	460	1 26	8	5	60			30		
2184	Cigarmaker	35	M	M	Germany			6 00, week	300	82	8	5	60			6		
2185	Cigarmaker	20	M	M	New York			12 00, week	612	1 69	8	5	60					
2186	Cigarmaker	30	M	M	Tennessee			12 00, week	588	1 60	8	5	60			12		
2187	Cigarmaker	28	M	M	Germany	10	10	12 00, week	456	1 24	8	5	60			2		
2188	Cigarmaker	20	M	M	California			9 00, week	516	1 41	8	5	60			24	24	
2189	Cigarmaker	40	M	M	United States			12 00, week	504	1 38	8	5	60			6	24	
2190	Cigarmaker	35	M	M	Germany	18	3	12 00, week	644	1 76	8	5	60			15	15	
2191	Cigarmaker	33	M	M	Illinois			14 00, week	554	1 51	8	5	60			5	24	
2192	Cigarmaker	32	M	M	United States			12 00, week	360	98	8	5	60			42	24	
2193	Cigarmaker	43	M	M	Germany	12	4	9 00, week	552	1 51	8	5	60			18	12	
2194	Cigarmaker	32	M	M	United States			12 00, week	306	83	8	5	60			60	42	
2195	Cigarmaker	23	M	M	California			9 00, week	387	1 03	8	5	60			12	24	
2196	Cigarmaker	35	M	M	Germany	9	9	9 00, week			8	5	60			52		
2197	Cigarmaker	26	M	M	Pennsylvania			11 00, week	446	1 22	8	5	60					
	Cigarmaker	38	M	M	Ohio			9 00, week	343	93	8	5	60			35	42	
	Cigarmaker	34	M	M	Ohio			9 00, week	378	1 03	8	5	60			24	30	
	Cigarmaker	23	M	M	Ohio			8 00, week	320	87	8	5	60			30	30	
	Cigarmaker	22	M	M	California			15 00, week	645	1 76	8	5	60			18	30	
	Cigarmaker	34	M	M	Germany			9 00, week	391	1 07	8	5	60			21	24	
	Cigarmaker	20	N	M	California			18 00, week	450	1 25	8	5	60					
	Cigarmaker	20	N	M	Maryland			9 00, week	450	1 25	8	5	60			153		
	Cigarmaker	33	N	M	Prussia	31	17	8 00, week	408	1 11	8	5	60					

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work.		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
		Then.	Now.	Present Employment.	Present Employer.	Rent.	Board.			Board and Lodging.	Beneficial Associat'ns	Labor Organizat'ns.				
Cigar Workmen—Continued.																
2173	Cigarmaker	15	good	35	6 d	own	6							yes		\$5 00
2174	Cigarmaker	15	good	17	24 d		1				\$24 m			yes	yes	Burial expenses.
2175	Cigarmaker	14	good	19	4		4				\$12 00		4	yes	yes	10 00, Burial ex.
2176	Cigarmaker	14	good	10	4		1				22 00			yes	no	10 00
2177	Cigarmaker	15	good	15	8		1				4 00			no	no	
2178	Cigarmaker	16	good	20	5						30 m			yes	yes	10 00
2179	Cigarmaker	16	good	16	5 m											
2180	Cigarmaker	14	good	6	4 w	rent	1				6 00	\$4 00		yes	yes	5 00
2181	Cigarmaker	14	good	15	5 m	rent	3				10 00			yes	yes	
2182	Cigarmaker	16	good	3	5 m									yes	yes	5 00
2183	Cigarmaker	16	good	17	7 m						6 00			no	yes	
2184	Cigarmaker	15	good	20	3 m	rent					1 00	10 00		yes	yes	15 00
2185	Cigarmaker	12	good	11	1	rent	3				10 00			no	no	15 00
2186	Cigarmaker	17	fair	13	5 m	rent	4				10 00		2	yes	yes	15 00
2187	Cigarmaker	14	good	14	5 m	rent										
2188	Cigarmaker	8	good	8	8											
2189	Cigarmaker	15	good	10	2	rent	3				15 00		5	yes	yes	10 00
2190	Cigarmaker	14	good	21	18 m	rent	5				13 00		4	yes	yes	10 00, Dr. & Med.
2191	Cigarmaker	15	good	18	3	rent	4				13 00		3	yes	yes	12 00
2192	Cigarmaker	7	good	20	6 m	rent	2				12 00		1	yes	yes	5 00
2193	Cigarmaker	15	good	22	3 m		1				6 00	4 50		yes	yes	5 00
2194	Cigarmaker	13	good	13	3	rent	4				18 00		4	yes	yes	12 50
2195	Cigarmaker	15	good	7	1									yes	yes	5 00
2196	Cigarmaker	17	good	17	4	rent	3				12 00		3	yes	yes	12 00
2197	Cigarmaker	15	good	12	3 w	rent	3				16 00		1	yes	yes	5 00
2198	Cigarmaker	16	good	16	4									yes	yes	5 00
2199	Cigarmaker	15	good	16	4									yes	yes	5 00
2200	Cigarmaker	12	fair	4	18 m	own	1					20 m	7	yes	yes	12 50
2201	Cigarmaker	15	good	11	18 m									yes	yes	9 00, Dr. & Med.
2202	Cigarmaker	17	good	8	9 w	rent	2				14 00			yes	yes	5 00
2203	Cigarmaker	13	good	21	4	rent	2				10 00		1	yes	yes	15 00
2204	Cigarmaker	14	good	16	3 w	rent	5				22 00		4	yes	yes	30 00
2205	Cigarmaker	13	good	15	1 m		1							yes	yes	5 00
			fair	20	3 m						7 00	4 00		yes	yes	5 00

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S. ....	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....		Sick .....	No Work .....	Other Cause.	
<i>Cigar Workmen—Continued.</i>																	
2206	Cigarmaker	42	M	S	Germany	2	2	\$10 00, week	\$450	\$1 23	8	5	60		12	24	
2207	Cigarmaker	42	M	S	Germany	26	6	13 00, week	663	1 81	8	5	60			24	
2208	Cigarmaker	32	M	S	Germany	20	15	11 00, week			8	5	60				
2209	Cigarmaker	39	M	S	England	37	6	10 00, mo			8	5	60				
2210	Cigarmaker	30	M	M	Germany	13	9	14 00, week	644	1 76	8	5	60		18	12	
2211	Cigarmaker	27	M	M	United States			7 00, week			8	5	60			24	24
2212	Cigarmaker	25	M	M	California			12 00, week			8	5	60		12	24	24
2213	Cigarmaker	48	M	S	England	38	6	12 00, week	516	1 41	8	5	60			24	24
2214	Cigarmaker	23	M	S	New York			12 00, week	356	97	8	5	60		78	26	24
2215	Cigarmaker	35	M	S	England	7	6	14 00, week	644	1 76	8	5	60			24	30
2216	Cigarmaker	24	M	S	England			7 00, week	150	41	8	5	60		153	24	
2217	Cigarmaker	35	M	S	Pennsylvania			12 00, week	496	1 36	8	5	60		42	16	10
2218	Cigarmaker	27	M	S	Illinois	12	6	12 00, week			8	5	60		16	10	10
2219	Cigarmaker	34	M	S	England	7	6	12 00, week	560	1 53	8	5	60		24	2	2
2220	Cigarmaker	38	M	S	Germany			3 00, week	150	41	8	5	60		6		
2221	Cigarmaker, apprentice	14	M	S	California			10 00, week	500	1 37	8	5	60		6		
2222	Cigarmaker	45	F	S	United States			17 00, week	838	2 29	8	5	60			10	
2223	Cigarmaker	28	M	S	California			12 00, week	612	1 67	8	5	60				
2224	Cigarmaker	19	F	M	California			14 00, week	653	1 78	8	5	60		26		
2225	Cigarmaker	19	M	S	California			5 00, week	225	61	8	5	60		36		
2226	Cigarmaker	18	M	S	California			14 00, week	563	1 54	8	5	60		12	52	
2227	Cigarmaker	19	M	S	England			6 12 00, week	408	1 11	8	5	60		78	24	
2228	Cigarmaker	27	M	S	California	21	6	12 00, week	506	1 38	8	5	60		2		
2229	Cigarmaker	20	M	S	Germany	22	22	9 00, week	414	1 13	8	5	60		12	6	
2230	Cigarmaker	33	M	S	Germany	10	4	11 00, week	440	1 20	8	5	60		42	24	
2231	Cigarmaker	26	M	S	United States			6 75, week	175	48	8	5	60		48	24	78
2232	Cigarmaker	26	F	S	California			8 00, week	280	76	8	5	60		60	24	12
2233	Cigarmaker	36	M	S	Austria	12	10	18 00, week	846	2 31	8	5	60		6	18	
2234	Cigarmaker	17	F	S	Germany	9	14	00, week	630	1 72	8	5	60				
2235	Cigarmaker	32	F	M	Germany	12	6	7 50, week	382	1 04	8	5	60				
2236	Cigarmaker	42	F	M	Austria	7	7	0 00, week	300	82	8	5	60				
2237	Cigarmaker	27	M	S	California			15 00, week	1055	1 74	8	5	60				
2238	Food broker	23	M	S	California						8	5	60				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged		Own or Rent Home	Number of Rooms.			Amount Paid for			Others Supported...		Member of		Weekly Benefits.
		Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....	Rent.....	Board.....		Board and Lodging..	Beneficial Associat'ns	Labor Or- ganizat'ns.								
<i>Cigar Workmen—Continued.</i>																			
2206	Cigarmaker	18	good	15	2 w	rent	1	\$5 00	\$4 00		1	yes	yes	\$5 00					
2207	Cigarmaker	14	good	28	2 w	rent	5	15 00				yes	yes	28 00					
2208	Cigarmaker	16	good	20	3 m	own	1	7 00	4 00		6	yes	yes	5 00					
2209	Cigarmaker	8	good	31	9 m	rent	4				3	yes	no	7 00					
2210	Cigarmaker	12	good	18	3 w	rent	4	14 00			2	yes	yes	20 00					
2211	Cigarmaker	9	good	18	5 w			5 00	4 00		1	yes	yes	5 00					
2212	Cigarmaker	16	good	4	6 w						1	yes	yes	5 00					
2213	Cigarmaker	11	good	38	19		1	6 00	4 50	\$5 00	1	yes	yes	12 50					
2214	Cigarmaker	15	good	4	2	rent	3	12 00			2	yes	yes	5 00					
2215	Cigarmaker	16	good	24	4	rent	2	14 00				yes	yes	12 00, Dr. & Med.					
2216	Cigarmaker	9	good	7	4	rent	1	15 00	17 00			yes	yes	5 00					
2217	Cigarmaker	9	good	28	5	rent	1	14 00			3	no	no	10 00					
2218	Cigarmaker	14	good	12	6	rent	4	14 00		25 m		yes	yes	14 50					
2219	Cigarmaker	13	good	18	3	rent	1				2	yes	yes	5 00					
2220	Cigarmaker	24	good	14	2	rent	4	10 00				yes	yes						
2221	Cigarmaker, apprentice	13	good	1	1	A						yes	yes						
2222	Cigarmaker	15	good	28	2	rent	5	11 00				yes	yes						
2223	Cigarmaker	16	good	12	5	rent	1	15 00	4 50			yes	yes	5 00					
2224	Cigarmaker	16	good	3	3	rent	6	20 00			5	yes	yes	5 00					
2225	Cigarmaker	14	good	5	30 d	rent	4	15 00			3	yes	yes						
2226	Cigarmaker	17	good	6 m	6 m	rent	1	8 00	3 00			no	no	15 00					
2227	Cigarmaker	15	good	5	3	A						yes	yes	5 00					
2228	Cigarmaker	12	good	12	6 m					6 00		yes	yes	5 00					
2229	Cigarmaker	14	good	7	7					8 00		yes	yes	5 00					
2230	Cigarmaker	14	good	13	2 m					7 00		yes	yes	5 00					
2231	Cigarmaker	16	good	19	21 m	rent	4	15 00			4	yes	yes	7 50, Dr. & Med.					
2232	Cigarmaker	14	good	12	10 m		1	6 00	4 00			yes	yes	10 00, Dr. & Med.					
2233	Cigarmaker	16	good	10	10	A						yes	yes	5 00					
2234	Packer	13	good	12	10	own	8				2	yes	yes	5 00					
2235	Packer	15	good	12	4		1	5 00	5 25			yes	yes	12 50					
2236	Sorter	14	good	29	4	own	5	6 00	4 55		1	yes	yes	2 50					
2237	Sorter	14	good	8	5 m		1	6 00				no	no						
2238	Caser and booker	15	good	8	3		1			7 00		yes	no	10 00					

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.		
Cigar Workmen—Continued.																		
2239	Stripper.	19	F	S	New York.			\$5 00, week	\$242	\$0 68	8	5	60	6			10	
2240	Stripper.	21	F	S	New York.			5 50, week	273	74	8	5	60				8	
2241	Stripper.	26	F	S	California.			5 50, week			8	5	60				18	
2242	Stripper.	23	F	S	California.			7 00, week			8	5	60				24	
2243	Stripper.	23	F	S	California.			6 00, week			8	5	60					
2244	Stripper.	15	M	S	Missouri.			4 00, week	204	55	8	5	60					
2245	Stripper.	24	F	S	California.			6 00, week			8	5	60			52	12	
2246	Stripper.	19	F	S	Massachusetts.			6 00, week			8	5	60					
2247	Stripper.	17	F	S	California.			5 00, week	253	69	8	5	60			2		
2248	Cigarmaker	20	M	S	California.			13 00, week	606	1 68	8	5	60			26		
2249	Cigarmaker	23	M	S	New York.			10 00, week	510	1 39	8	5	60				208	
2250	Cigarmaker	32	M	S	New York.			7 50, week			8	5	60			30		
2251	Cigarmaker	31	M	S	United States.			9 00, week	441	1 20	8	5	60			12		
2252	Cigarmaker	63	M	M	England.	43	3	10 00, week	475	1 30	8	5	60				21	
2253	Cigarmaker	32	M	S	Michigan.			10 00, week	510	1 39	8	5	60				18	
2254	Cigarmaker	24	M	S	New York.			10 00, week	475	1 30	8	5	60			3	7	
2255	Cigarmaker	28	M	S	Canada.	6	6	10 00, week	428	1 17	8	5	60			12		
2256	Cigarmaker	39	M	S	Illinois.			8 00, week	304	83	8	5	60			78		
2257	Cigarmaker	36	M	S	Pennsylvania.			8 00, week	405	1 10	8	5	60			2		
2258	Cigarmaker	21	M	S	California.			4 00, week	169	46	8	5	60			2		
2259	Cigarmaker	52	F	S	Sweden.	24	14	5 00, week			8	5	60			1/4	25	
2260	Cigarmaker	19	M	S	California.			6 00, week			8	5	60			2	26	
2261	Cigarmaker	27	M	S	Canada.	10	3	10 00, week	304	82	8	5	60					
2262	Cigarmaker	26	M	S	Hungary.	10	9	17 00, week	765	2 09	8	5	60			2		
2263	Cigarmaker	31	M	S	Canada.	13	6	12 00, week	482	1 32	8	5	60			65	36	
2264	Cigarmaker	24	M	S	California.			14 00, week			8	5	60					
2265	Cigarmaker	42	M	M	Germany.	39	31	16 00, week			8	5	60					
2266	Cigarmaker	28	M	M	Canada.	10	6	14 00, week			8	5	60					
2267	Cigarmaker	37	M	S	Germany.	22	14	13 00, week			8	5	60			12	12	
2268	Cigarmaker	25	M	S	Illinois.	9	6	16 00, week	794	2 14	8	5	60			5		
2269	Cigarmaker	28	M	M	Denmark.	12	5	16 00, week	816	2 23	8	5	60				12	
2270	Cigarmaker	47	M	M	Germany.	12	5	10 00, week	608	1 57	8	5	60				30	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.	
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.		
Cigar Workmen—Continued.															
2239	Stripper.....	14	good	good	3	15 m	rent	5	\$12 00				no	no	
2240	Stripper.....	15	poor	fair	3	2	rent	5	12 00				no	no	
2241	Stripper.....	15	good	good	13	2	A						no	no	
2242	Stripper.....	14	good	good	9	7 m	rent	3	12 00		\$2 50		no	no	
2243	Stripper.....	16	good	good	7	6 w							no	no	
2244	Stripper.....	13	good	good	2	2	A						no	no	
2245	Stripper.....	20	good	good	4	6 m		1	10 00		3 00		no	no	
2246	Stripper.....	16	good	good	4	3 w	A						no	no	
2247	Stripper.....	16	good	good	1	1	A						no	no	
2248	Cigarmaker.....	14	good	good	8	1 m		1			7 00		yes	yes	\$5 00
2249	Cigarmaker.....	11	fair	fair	5	17 m	rent	3	9 00			1	yes	yes	5 00
2250	Cigarmaker.....	14	good	good	17	6 m	rent	4	14 00				yes	yes	5 00
2251	Cigarmaker.....	16	good	good	15	6 m	rent	3	10 00				yes	yes	13 00
2252	Cigarmaker.....	11	good	good	52	3	rent	1	8 00	\$4 50		4	yes	yes	5 00
2253	Cigarmaker.....	13	good	good	19	4 w		1	6 00	4 00			yes	yes	5 00
2254	Cigarmaker.....	14	good	good	10	6	rent	3	8 00			2	yes	yes	5 00
2255	Cigarmaker.....	15	good	good				1	8 00	4 00			yes	yes	5 00
2256	Cigarmaker.....	16	good	good	23	11 m	rent	2	10 00			5	yes	yes	5 00
2257	Cigarmaker.....	19	good	good	17	7		1	6 00	3 50			yes	yes	5 00
2258	Cigarmaker.....	16	good	good	4	1		1			5 00		no	no	
2259	Cigarmaker.....	18	good	good	34	5							yes	yes	5 00
2260	Cigarmaker.....	13	good	good	6	6	A						yes	yes	5 00
2261	Cigarmaker.....	13	good	good	10	3		1	6 00	5 50			yes	yes	13 00, Dr. & Med.
2262	Cigarmaker.....	12	good	fair	8	6		1	8 00	6 00			yes	yes	20 00, Dr. & Med.
2263	Cigarmaker.....	13	good	good	16	6		2					yes	yes	20 00
2264	Cigarmaker.....	13	good	good	11	8							yes	yes	5 00
2265	Cigarmaker.....	10	good	good	21	13	rent	5	10 00				yes	yes	5 00, Hospital.
2266	Cigarmaker.....	9	good	fair	15	5	rent	1	14 00				yes	yes	10 00
2267	Cigarmaker.....	15	good	good	22	12		1	6 00	4 00			yes	yes	
2268	Cigarmaker.....	13	good	good	12	6		1 1/4			26 m		no	no	5 00, Burial ex.
2269	Cigarmaker.....	14	good	good	13	5		1			26 m		yes	yes	5 00
2270	Cigarmaker.....	14	good	good	32	2	own	5					yes	yes	5 00, Burial ex.
2271	Cigarmaker.....	19	good	good	22	3 m		1	7 00	5 00			yes	yes	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Natvity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S. ....	California ..		Year .....	Daily Average .....	From A. M. ....	To P. M. ....		Sick .....	No Work .....	Other Cause.
2272	Cigar Workmen—Continued.														
2273	Cigarmaker	28 M	M	Germany	9	6	\$14, week			8	5	60		24	12
	Cigarmaker	36 M	S	New York			14 00, week			8	5	60			10
2274	Printing.														
2275	Compositor	39 M	M	California			3 00, day	\$900	\$2 49	7	5:45	45	3		
2276	Compositor	20 F	F	California			15 00, week	765	2 00	7	5:45	45			
2277	Compositor	23 F	S	Maine			15 00, week			8	5:45	45		104	
2278	Compositor	23 F	S	California			12 50, week			7	5:45	45		52	
2279	Compositor	15 M	S	California			9 00, week			7	5:45	45		26	
2280	Foreman	18 M	S	California			4 00, day			8	5:45	45			
2281	Compositor	21 M	S	England			15 00, week			7	5:45	45			
2282	Compositor	15 F	S	California			18 00, week	852	2 33	8	5:45	45	10	12	
2283	Proofreader	28 M	S	Pennsylvania			13 00, week	663	1 81	7	5:45	45			
2284	Proofreader	23 F	S	England			18 00, week			8	5:45	45			
2285	Fager	34 M	S	England	9	6 m	6 00, week			7	6	60		24	
2286	Pressman	17 F	M	California			3 00, day	918	2 51	7	6	60			
2287	Pressman	32 M	M	California			15 00, week	675	1 85	7	6	60	36		
2288	Pressman	21 M	S	California			21 00, week			7	6	60	4	18	
2289	Pressman	28 M	M	Connecticut			20 00, week	1,010	2 76	7	6	60	3		
2290	Pressman	28 M	M	England	44	42	20 00, week	1,020	2 79	7	6	60			
2291	Pressman	49 M	S	California			2 00, day	612	1 67	7	6	60			
2292	Pressman	21 M	S	Kentucky			15 00, week	765	2 00	7	6	60	36		
2293	Pressman	47 M	M	California			8 00, week	408	1 11	7	6	60			
2294	Pressman	20 M	S	California			8 00, week			7	6	60			
2295	Pressman	19 M	S	California			8 00, week			7	6	60			
2296	Pressman	30 M	M	California			24 00, week	1,224	3 35	7	6	60			
2297	Pressman	17 M	S	England	12	12	7 00, week			7	6	60			
2298	Pressman	39 M	M	Ireland	21	16	20 00, week	880	2 63	7	6	60			
2299	Pressman	51 M	M	New York			20 00, week	1,020	2 70	7	6	60			
2300	Pressman	20 M	M	California			150, month	1,800	4 93						
2301	Pressman	20 M	S	United States*			10 00, week	510	1 39	7	5:30	60	7		
2302	Pressman	30 M	S	California			24 00, week	1,242	3 23	7	5:45	60	3		
2303	Pressman	17 F	F	California			12 00, week	404	1 45	7	5:30	60	4		

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

389

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home		Number of Rooms.		Amount Paid for			Others Supported..		Member of		Weekly Benefits.
		Then	Now	Present Employment.	Present Employer....	rent	own	3	5	Rent.....	Board.....	Board and Lodging.....	6	3	Beneficial Associat'ns	Labor Organizat'ns.	yes	no	
<i>Cigar Workmen—Continued.</i>																			
2272	Cigarmaker	13	good	17	good	4	rent	3	\$8 00		\$24 m	6		yes					
2273	Cigarmaker	14	good	21	good	5		1						no					
<i>Printing.</i>																			
2274	Compositor	14	good	25	good	18 m	rent	5	20 00			3		no	yes				
2275	Compositor	14	good	6	good	6								no	yes				
2276	Compositor	17	good	5	good	3 d								no	yes				
2277	Compositor	16	good	7	good	6 m					5 00			no	yes				
2278	Compositor	14	good	2 d	good	2 d					5 00			yes	yes			\$7 00	
2279	Compositor	14	good	4	good	7 m								yes	yes				
2280	Foreman	14	good	6	good	7 m						1		no	no				
2281	Compositor	14	good	8	good	6 m								no	yes				
2282	Compositor	17	good	11	poor	3 w								no	yes				
2283	Proofreader	18	good	5	good	6 m			9 00					no	yes				
2284	Proofreader	16	good	3	good	2 m								no	yes				
2285	Pager	13	good	6	good	3								no	yes				
2286	Pressman	15	good	17	good	9	rent	5	18 00			4		yes	yes			25 00, Dr. & Med.	
2287	Pressman	10	fair	8	fair	8					8 00			no	yes				
2288	Pressman	16	good	12	good	2	rent	5	20 00			1		yes	yes			10 00, Dr. & Med.	
2289	Pressman	13	good	10	good	18 m						1		yes	yes			7 50, Dr. & Med.	
2290	Pressman	14	good	20	good	6		1	4 00	\$3 00		5		yes	yes			7 50, Dr. & Med.	
2291	Pressman	14	good	3	good	3								no	yes				
2292	Pressman	16	fair	11	fair	11	rent	5	13 00			2		yes	yes				
2293	Pressman	14	good	5	good	4 m													
2294	Pressman	16	good	21 m	good	2 m													
2295	Pressman	13	good	11	good	6	own					4		yes	yes			20 00, and Dr.	
2296	Pressman	12	good	21	good	14	own					4		yes	yes			10 00	
2297	Pressman	8	good	43	good	27	own					3		yes	yes			7 50, Dr. & Med.	
2298	Pressman	13	good	14	good	12	own					3		yes	yes			17 50	
2299	Foreman	15	good	4	good	4						2		no	no				
2300	Apprentice	17	good	12	good	4					25 m			yes	yes			7 50, Dr. & Med.	
2301	Foreman	16	good	1	good	1													
2302	Compositor	16	good	1	good	1													

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Printing—Continued.																
2303	Compositor	20	F	S	California.			\$10 00, week	\$510	\$1 39	7	5:30		3	6	
2304	Printer	24	F	M	Ohio			21 00, week	927	2 54	7	6	60	2		
2305	Compositor	30	M	S	New York			20 00, week	1,020	2 79						
2306	Compositor	36	M	S	California.			3 00, week			7	5:45	45	8	130	
2307	Compositor	34	M	M	Panama	33	33	3 00, day	459	1 25	7	5:45	45	6	153	
2308	Compositor	42	M	M	England	25	18	3 00, day	190	52	7	5:45	45		78	
2309	Compositor	17	M	S	California.			5 00, week	513	1 40	7	5:45	45			26
2310	Compositor	20	M	S	California.			11 00, week			7	5:45	45			
2311	Compositor	43	M	F	England	25	1	16 00, week	303	83	7	5:45	45	3	153	
2312	Compositor	16	F	S	California.			6 00, week	708	1 93	7	5:45	45	12	6	52
2313	Compositor	41	M	S	Russia	6	4	3 00, day	441	1 20	8	5	45	12		
2314	Compositor	21	M	S	England	18	18m	9 00, week			7	5:45	45			
2315	Compositor	27	M	S	England	18m	18m	3 00, day	810	2 21	7	5:45	45	36		
2316	Compositor	23	M	S	California			3 00, day			7	5:45	45			
2317	Compositor	30	M	S	Indiana			4 00, day			7	5:45	45		12	
2318	Compositor	21	M	S	Canada	5	5	10 00, week	45		7	5:45	45			
2319	Compositor	23	M	S	California.			16 00, week			7	5:45	45		153	
2320	Compositor	18	M	S	England	7	7	4 00, week			7	5:45	45		234	
2321	Compositor	25	M	S	Wales	10	4	3 00, day			7	5:45	45			
2322	Compositor	40	M	M	Russia	24	24	3 00, day	918	2 57	7	5:45	45		6	39
2323	Compositor	32	M	S	New Brunswick			3 00, day	783	2 14	7	5:45	45			
2324	Foreman	30	M	S	Washington			18 00, week	918	2 51	7	5:30	60			
2325	Printer	15	M	S	California.			3 50, week	177	48	7	5:30	60			2
2326	Printer	31	M	M	Connecticut	11	22	00, week	1,122	3 05	7:30	5:30	60			
2327	Foreman	4	M	F	California.			3 00, week	153	41		5:30	60			
2328	Apprentice	25	M	S	California.			3 00, day			7	5:45	45		12	
2329	Printer	63	M	S	New York			3 00, day	1,287	3 52	7	6	60		20	
2330	Compositor	26	M	S	Maine			4 50, day	423	1 15	7	6	60			
2331	Compositor	17	M	S	California.			9 00, week	400	1 09	7	6	60			
2332	Compositor	19	M	S	California.			8 00, week	408	1 11	7	6	60			
2333	Compositor	23	M	S	England	9	9	5 00, week	253	69	7	6	60			
2334	Compositor	23	M	S	California			15 00, week	437	1 74	7	6	60			
2335	Compositor	23	F	F	California			15 00, week	426	1 74	7	6	60			

## 391

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then .....	Now .....	Present Employment.	Present Employer .....			Rent .....	Board .....	Board and Lodging .....		Beneficial Associat'ns	Labor Organizat'ns.	
<i>Printing—Continued.</i>															
2303	Compositor	17	good	good	3	6 m						1	yes	no	\$8 00, Dr.& Med.
2304	Printer	10	good	fair	14	1	own			\$3 50		3	yes	no	7 50, Dr.& Med.
2305	Compositor	15	good	good	18	10									
2306	Compositor	16	good	good	3 m	3 m									
2307	Compositor	16	good	fair	15	12 d				5 00		2	no	yes	10 00
2308	Compositor	11	good	fair	31	15	rent			\$14 00		6	yes	no	
2309	Compositor	12	good	good	6 m	3 m				3 00			no	no	7 00
2310	Compositor	16	good	good	4	2							yes	yes	
2311	Compositor	22	good	good	21					5 00			no	yes	
2312	Compositor	14	good	good	2	2									
2313	Compositor	35	good	good	6	2				6 00			no	yes	
2314	Compositor	18	good	good	18 m	18 m							yes	yes	7 50, Dr.& Med.
2315	Compositor	14	good	good	14	1 w				\$5 00			yes	yes	7 50, Dr.& Med.
2316	Compositor	16	good	good	5					5 00			yes	yes	10 00
2317	Compositor	16	poor	good	15	15				16 00		2	yes	yes	17 50, Dr.& Med.
2318	Compositor	16	good	good	5	4 m							no	no	
2319	Compositor	15	good	good	8	7 m				4 50		1	yes	yes	7 50, Dr.& Med.
2320	Compositor	17	good	good	1	3 m				5 00			yes	yes	7 50, Dr.& Med.
2321	Compositor	13	good	good	9	2 m				5 50			yes	yes	15 00, Dr.& Med.
2322	Compositor	17	good	good	23	1	own					3	yes	yes	10 00
2323	Compositor	14	good	good	18	2 w				4 00			yes	yes	10 00
2324	Foreman	11	fair	fair			rent			27 00		3	yes	yes	
2325	Printer	14	good	good	1	1									
2326	Foreman	16	good	good	9	4									
2327	Apprentice	11			4 m	4 m				25 00			no	no	
2328	Printer	13	good	good	10	3 m				4 00			yes	yes	
2329	Foreman	11	good	good	48	7	own					2	no	yes	
2330	Compositor	20	good	good	6	5	rent					1	no	yes	
2331	Compositor	12	good	good	2	1							no	no	
2332	Compositor	16	good	good	2	3				20 00			no	no	
2333	Compositor	16	good	good	1	1									
2334	Compositor	16	good	good	3	2									
2335	Compositor	16	good	good	4	4							no	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.	Sick.	No Work.	Other Cause.
Printing—Continued.															
2336	Compositor	17	M	S	California.			\$5 00, week	\$212	\$0 55	7	6	52		
2337	Printer	19	M	S	France.			9 00, week	432	1 18	7	6	18		
2338	Compositor	28	M	M	California.			20 00, week	1,020	2 79	7	6	60		
2339	Compositor	38	M	M	California.			26 00, week	1,321	3 63	7	6	1		
2340	Printer	23	M	S	California.			9 00, week	459	1 25	7	6	60		
2341	Printer	47	M	S	Ireland.	29	18	4 00, day	1,224	3 35	7	6	60		
2342	Printer	19	M	S	California.			9 00, week	453	1 24	7	6	4		
2343	Printer	22	M	M	California.			9 00, week	382	1 04	7	6	52		
2344	Compositor	36	M	S	Missouri.			25 00, week	1,275	3 49	7	6	60		
2345	Compositor	21	M	S	Massachusetts.			2 00, day	492	1 34	7	6	60		60
2346	Compositor	20	M	S	California.			10 00, week			7	6	60	26	
2347	Compositor	36	M	S	New York.			18 00, week	918	2 51	7	6	60		
2348	Compositor	38	M	M	France.	31	31	18 00, week	918	2 51	7	6	60		
2349	Utility man	28	M	S	California.			20 00, week	1,020	2 80	7	6	60		
2350	Porter.	22	M	S	Kentucky.			10 00, week			7	5:45	3	208	
2351	Stockkeeper	22	M	S	California.			18 00, week			7	5:45	45		
2352	Errand boy	13	M	S	California.			3 00, week			7	5:45	45		
2353	Paper cutter	21	F	S	California.			3 00, week			8	5	45		
2354	Paper cutter	21	F	S	New Hampshire.			9 00, week			8	5	45		
2355	Pressman	41	M	M	Norway.	1	1	10 00, week	500	1 36	7	6	60	6	
2356	Pressman	35	M	M	California.			3 00, day	918	2 51	7	6	60		
2357	Pressman	23	M	S	England.	3	2	2 00, day	608	1 66	7	6	60	2	
2358	Pressman	41	M	M	California.			15 00, week	755	2 07	7	6	60	4	
2359	Pressman	21	M	M	England.	14	14	13 00, week	663	1 81	7	6	60		
2360	Foreman.	39	M	M	California.			30 00, week			7	5:45	45		
2361	Pressman	27	M	M	California.			3 00, day	918	2 51	7	5:45	45		
2362	Pressman	22	M	S	California.			2 00, day	588	1 61	7	5:45	45	12	
2363	Pressman	20	M	S	New York.			3 00, day	792	2 08	7	5:45	45	52	
2364	Pressman	21	M	S	New York.			3 00, day			7	5:45	45		
2365	Pressman	16	M	S	California.			10 00, week			7	5:45	45		
2366	Pressman	15	M	S	California.			3 00, week	264	60	7	5:45	45	1	10
2367	Pressman	36	M	S	England.	7	0	3 00, day			7	5:45	45	117	
2368	Pressman	16	M	S	Massachusetts.			3 00, day			7	5:45	45	14	

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then	Now	Present Employment.	Present Employer			Rent	Board	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
Printing—Continued.															
2336	Compositor	14	fair	good	3	3	own	1	\$4 00			1	no		\$7 50, Dr.& Med. 10 00, Dr.& Med.
2337	Printer	15	good	good	3	3	own					3	yes	no	
2338	Compositor	17	good	good	12	8	own					4	yes	no	
2339	Compositor	14	good	good	24	20	own								10 00, Dr.& Med.
2340	Printer	16	good	good	8	6	own								
2341	Printer	13	fair	good	34	18	own					4	yes	no	
2342	Printer	12	good	good	3	5	rent	5	15 00						26 00
2343	Printer	18	good	good	4	2	own					7	yes	yes	
2344	Compositor	17	good	good	18	16	own								
2345	Compositor	15	good	good	5	2	rent	4	20 00			4	yes	yes	10 00
2346	Compositor	18	good	good	3	6 m	rent	4	16 00			3	yes	no	
2347	Compositor	14	fair	good	14	12	rent								
2348	Compositor	13	good	good	25	25	rent	4	16 00						15 00, Dr.& Med.
2349	Utility man	20	good	good	10	10	rent								
2350	Porter	10	good	good	3 m	3 w									
2351	Stockkeeper	14	good	good	7	3 m									
2352	Errand boy	13	good	good	1 d	1 d									
2353	Paper cutter	21	good	good	1 m	1 m				\$2 00			no	no	
2354	Paper cutter		good	good	3	6 d	rent	1	7 00				no	no	
2355	Pressman	12	good	good	1	1	rent	3	15 00			2	no	no	
2356	Pressman	14	good	good	17	17	rent	5	6 00			5	no	yes	
2357	Pressman	14	good	good	8	18 m		1	\$4 50				no	no	7 50, Dr.& Med. 7 50, Dr.& Med.
2358	Pressman	16	good	good	25	4	rent	4	13 00			4	no	yes	
2359	Pressman	13	good	good	8	3	rent	4	18 00			1	no	yes	
2360	Foreman	14	good	good	26	6 m	rent	7	25 00			5	yes	yes	7 50, Dr.& Med. 7 50, Dr.& Med.
2361	Pressman	18	good	good	12	8	rent	4	15 00			3	yes	yes	
2362	Pressman	12	good	poor	6	5	rent								
2363	Pressman	12	good	good	8	3									
2364	Pressman	14	good	good	7	2 m		1	6 00	4 20			no	yes	
2365	Pressman	14	good	good	5	2 m							no	yes	
2366	Pressman	15	good	good	20	1	rent	4	15 00			3	yes	yes	7 50, Dr.& Med.
2367	Pressman	9	good	good	1	3 w	rent	4	15 00						
2368	Pressman	15	poor	poor	30	4 m	rent	5	15 00			1	yes	yes	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
<i>Printing—Continued.</i>																	
2369	Pressman	25	M	X	Missouri			\$24 00, week	\$765	\$2 09	7	5:45	45				
2370	Pressman	33	M	X	Massachusetts			15 00, week	255	69	7	5:30	60				
2371	Pressman	16	M	X	United States			5 00, week	255	69	7	5:30	60				
2372	Pressman	16	M	X	California			5 00, week	255	69	7	5:45	45				
2373	Pressman	21	M	X	California			15 00, week	765	2 09	7	5:45	45				
2374	Pressman	16	M	X	California			9 00, week	459	1 25	8	5	45				
2375	Pressman	26	M	X	California			5 00, week			7	5:45	45				
2376	Pressboy	16	M	X	California			8 00, week			7	5:45	45				
2377	Press feeder	18	F	X	Illinois			9 00, week	384	1 05	7	6	00	18			
2378	Press feeder	21	F	X	California			9 00, week	450	1 23	7	6	00	6			
2379	Engraver, wood	37	M	M	England	10	10	20 00, week	918	2 51	7	6	00	6			
2380	Foreman	39	M	M	England	5	4	24 00, week	1,164	3 18	7:15	6	45	14			
2381	Compositor	39	M	M	United States	10			1,000	2 74	8:45	3:45	30				
2382	Compositor																
2383	Proofreader	35	M	M	California			20 00, week	1,020	2 79	7:30	6	30				
2384	Compositor	20	F	M	Maine	12			7	6	30						
2385	Foreman	25	M	M	Michigan	6	6	24 00, week	1,224	3 35	7:15	6	30				
2386	Compositor	23	M	M	California				840	2 30	8:45	6				24	
<i>Printing (morning papers).*</i>																	
2387	Pressman	29	M	X	California			12 50, week	575	1 55	8	5	00	30			
2388	Pressman	40	M	X	Virginia			20 00, week	1,020	2 80	8	5	00				
2389	Compositor	27	M	X	Ohio			4 00, day						6			
2390	Compositor	35	M	X	United States			4 50, day								156	
2391	Compositor	28	M	X	California			4 00, day									
2392	Compositor	32	M	X	Tennessee			4 00, day									
2393	Compositor	24	M	X	California			5 00, day							1		
2394	Compositor	21	M	X	California			4 50, day									
2395	Compositor	31	M	X	California			4 50, day									
2396	Compositor	24	M	X	California			4 50, day									
2397	Compositor	21	F	X	California			10 00, week			8:30	6	45				

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....	Rent.....	Board.....			Board and Lodging...	Beneficial Associat'ns	Labor Or- ganizat'ns.				
<i>Printing—Continued.</i>																
2369	Pressman	14	good	15	18 m							\$7 00	1	yes	yes	\$10 00
2370	Pressman	16	good	2	18 m									no	no	
2371	Pressman	14	good	18 m										no	no	
2372	Pressman	16	good	6	7 m											
2373	Pressman	12	good	4	3 d											
2374	Pressman	16	good	10	10									yes	no	7 50, Dr. & Med.
2375	Pressman	15	good	1	4 m											
2376	Pressboy	15	good	2	6 d											
2377	Press feeder	14	good	4	19 m								3			
2378	Engraver, wood	14	good	20	10		own						5	no	no	
2379	Foreman	12	good	4	4		rent		6	\$27 50				yes	yes	
2380	Compositor	16	good	20	2		rent		4	20 00			5	no	yes	
2381	Compositor	18	good	8	2 m		own		7				3	yes	yes	8 00
2382	Proofreader	15	good	10	3											
2383	Compositor	18	good	4	18 m		rent		6	30 00			1	yes	yes	10 00
2384	Compositor	15	good	9	6		rent		5				2	yes	yes	8 00
2385	Foreman	18	good	5	5											
2386	Compositor	18	good													
<i>Printing (morning papers)*.</i>																
2387	Pressman	15	poor	7	7		rent		5	24 00		20 00	1	yes	no	7 50, Dr. & Med.
2388	Pressman	15	good	2	2									no	no	
2389	Compositor	13	good	14	3 m				1	6 00	\$3 50			no	yes	
2390	Compositor	12	fair	23	8 m				1	11 00	5 00			no	yes	
2391	Compositor	16	good	12	2								2	no	yes	
2392	Compositor	14	good	18	2				1	10 00	4 50			no	yes	
2393	Compositor	14	good	10	1									yes	yes	
2394	Compositor	15	good	6	4								1	no	yes	
2395	Compositor	14	good	14	2				1	10 00	5 00			yes	yes	10 00
2396	Compositor	13	good	10	7					5 00	4 50		1	yes	yes	8 00, Dr. & Med.
2397	Compositor	13	good	5	5									no	no	

\*The compositors on morning papers work from 7 p. m. to 1 a. m., and work from two to three hours in the afternoon distributing type set up the preceding day.



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Printing—Continued.																	
2398	Compositor	57	M	M	Ohio	47	17	\$5 50, day									
2399	Compositor	55	M	M	New Brunswick	20	10	3 00, day							52		
2400	Compositor	36	M	M	Ireland	40	20	28 50, week									
2401	Compositor	48	M	M	California			20 00, week							60		
2402	Compositor	28	M	M	New York			4 50, day									
2403	Compositor	29	M	M	New York			4 50, day									
2404	Compositor	34	M	M	Ireland	34	27	3 50, day								225	
2405	Compositor	47	M	M	Ireland	34	27	3 50, day									
2406	Compositor	49	M	M	Iowa	36	34	3 75, day	\$975	\$2 67					104		
2407	Compositor	36	M	M	Ohio			3 75, day	900	2 46							125
2408	Compositor	24	M	M	California			4 00, day	1,252	3 43							
2409	Compositor	26	M	M	California			5 00, day	1,174	3 21					6	78	
2410	Distributor.	21	F	S	California			13 50, week									18
Lithographing.																	
2411	Foreman	30	M	M	Germany	14	9	30 00, week	1,470	4 02					12		
2412	Assistant foreman	23	M	M	California			30 00, week	1,530	4 19							
2413	Forelady, press-room	19	F	M	New York			2 00, day	608	1 66					2		
2414	Printer	38	M	M	California			3 00, day	915	2 50					1		
2415	Pressman	21	M	M	California			2 00, day	612	1 67							
2416	Pressman	20	M	M	California			2 00, day	600	1 64							
2417	Pressman	7	M	M	California			6 50, week	324	88					6		
	Pressman	16	M	M	New York			9 00, day	306	84					1	6	
	Pressman	17	M	M	California			9 00, week	420	1 15					26		
	Pressboy	16	M	M	California			5 00, week									
	Pressman	16	M	M	California			75, day									
	Pressman	23	M	M	California			3 00, day	751	2 07					54		
	Pressman	16	M	M	California			7 00, week	367	97							
	Pressman	18	F	M	California			30 00, week	1,530	4 19							
	Pressman	26	M	M	Switzerland	22	8	18 00, week	1,083	2 47					5		
	Pressman	17	M	M	California			5 50, week	344	72					18		
	Pressman	16	M	M	California			6 00, week	395	82					1		
	Pressman	16	M	M	California			7 00, week	370	1 01							

## 397

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work.	Health.		Years Engaged		Own or Rent Home	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
			Then.	Now.	Present Employment.	Present Employer.		Rent.	Board.	Board and Lodging.		Beneficial Associat'ns.	Labor Organizat'ns.	
<i>Printing—Continued.</i>														
2398	Compositor	11	good	good	46	12		\$12 00				yes	yes	\$10 00, Dr. & Med.
2399	Compositor	11	good	good	42	7		6 00				yes	yes	10 00, Dr. & Med.
2400	Compositor	18	good	good	14	9	rent	20 00	\$7 00		1	yes	yes	10 00, Dr. & Med.
2401	Compositor	16	good	good	32	12		14 00			3	yes	yes	10 00, Dr. & Med.
2402	Compositor	15	good	poor	13	6					3	no	yes	10 00, Dr. & Med.
2403	Compositor	15	good	good	10	6 m					1	yes	yes	10 00
2404	Compositor	14	good	good	20	3	own				3	no	yes	10 00
2405	Compositor	13	good	good	36		own				6	yes	yes	10 00, Dr. & Med.
2406	Compositor	15	good	good	11		rent	23 00			4	yes	yes	10 00, Dr. & Med.
2407	Compositor	13	good	good	24	6	own				3	yes	yes	10 00, Dr. & Med.
2408	Compositor	18	good	good	8	3	rent	8 00	4 00			no	yes	10 00, Dr. & Med.
2409	Compositor	12	good	good	12	4 m	rent	14 00			1	yes	yes	10 00, Dr. & Med.
2410	Distributor.	6	good	good	2						2	no	yes	10 00
<i>Lithographing.</i>														
2411	Foreman	17	good	good	13	4	rent	15 00			2	yes	no	10 00
2412	Assistant foreman	15	good	good	8	7	own							
2413	Forelady, press-room	18	good	good	1	1	A							
2414	Printer	12	good	good	21	6	rent	14 00			6	yes	no	12 00, Dr. & Med.
2415	Pressman	16	good	good	8	4	A							
2416	Pressman	12	good	good	5	5	A							
2417	Pressman		good	good	18 m	18 m	A							
2418	Pressman	14	good	good	18 m	18 m	A							
2419	Pressman	12	good	good	18 m	18 m	A							
2420	Pressboy	13	good	good			A							
2421	Pressman	16	good	good	31 d		A							
2422	Pressman	16	good	good	5	4	A			9 00		yes	no	10 00
2423	Press feeder	15	good	good	2	2								
2424	Press-room foreman	17	good	good	10	4	rent	30 00			4	yes	no	7 50, Dr. & Med.
2425	Pressman	19	good	good	6	10	rent	10 00			2	yes	no	10 00
2426	Pressman	15	good	bad	3	3	A							
2427	Press feeder	14	good	good	2	2	A							
2428	Press feeder	14	good	fair	33 m		A							

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years In		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Lithographing—Continued.																	
2429	Press feeder	24	F	X	England	18	18	\$9 00, week	\$459	\$1 25	7	5	60				
2430	Press feeder		F	X	California			9 00, week	459	1 25	7	5	60				
2431	Press feeder	17	F	X	California			7 00, week	357	.97	7	5	60				
2432	Press feeder	23	F	X	California			9 00, week	459	1 25	7	5	60				
2433	Press feeder	25	F	X	England			9 00, week	459	1 25	7	5	60				
2434	Stone grinder	30	M	M	California	40	20	3 00, day	918	2 51	7	5	60				
2435	Color grinder	52	M	M	Switzerland	8	16m	2 50, day	765	2 09	7	6	60				
2436	Stone polisher	35	M	M	Switzerland			2 00, day			7	6	60	18	153		
2437	Cutter, foreman	28	M	M	New York			25 00, week	1,200	3 28	7	6	60				
2438	Cutter	26	M	M	California			20 00, week	1,016	2 78	7	6	60				
2439	Cutter	27	M	M	Germany	10	9	18 00, week	846	2 37	7	6	60	24			
2440	Cutter	24	M	X	New York			15 00, week	765	2 09	7	6	60				
2441	Bronze boy	13	M	X	California			3 00, week			7	6	60				
2442	Label assorter	17	F	X	Kentucky			1 00, day	306	.84	7	6	60				
2443	Label cutter	18	F	X	California			4 00, week			7	6	60				
2444	Padder	14	M	X	California			4 00, week	203	.55	7	6	60			1	
2445	Label packer	20	F	X	France			4 00, week			7	6	60				
2446	Label packer	21	F	X	California			4 50, week	229	.62	7	6	60				
2447	Engraver	26	M	X	Missouri			6 00, day							78	3	
2448	Engraver	40	M	X	New York			5 00, day									
2449	Engraver	19	M	X	Pennsylvania			16 00, week									
2450	Engraver	20	M	X	California			2 50, day			7	6	60				
2451	Engraver	23	F	X	California			7 50, week									
2452	Engraver	36	M	X	Massachusetts												
2453	Engraver	24	M	X	California			22 00, week	1,122	3 07	8	5	60				
2454	Engraver	18	M	X	Kentucky			7 00, week	357	.97	8	5	60				
2455	Engraver	22	M	X	California			20 00, week	1,003	2 74	8	5	60	5			
2456	Engraver	18	M	X	California			2 00, week			8	5	60				
2457	Engraver	19	M	X	California			10 00, week	510	1 39	8	5	60				
2458	Engraver	18	F	X	California			5 00, week			8	5	60				
2459	Engraver	25	M	X	California			25 00, week	1,068	2 09	8	5	60				

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

399

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer.....	Rent.....	Board.....			Board and Lodging...	Beneficial Associat'ns	Labor Organizat'ns.				
Lithographing—Continued.																
2429	Press feeder.....	16	good	good	8	2	A				\$4 00			yes	no	\$7 00
2430	Press feeder.....	18	good	good	6	3	A									
2431	Press feeder.....	15	good	good	3	3	A									
2432	Press feeder.....				4	4	A									
2433	Press feeder.....	16	good	good	9	2	A			4	\$18 50		1	no	no	10 00
2434	Stone grinder.....	12	good	good	8	8		rent	2	1		16 00	1	yes	no	
2435	Color grinder.....	12	good	fair	3	3 m		rent	1	7 00			1	no	no	7 50, Dr.& Med.
2436	Stone polisher.....	15	good	good	12	4	rent	4	3	15 00			1	yes	no	
2437	Cutter, foreman.....	14	good	fair	14	4	rent	3	3	10 50			1	no	no	17 00, Dr.& Med.
2438	Cutter.....	12	good	good	14	9	rent	3	3	10 00			2	yes	no	
2439	Cutter.....	16	good	good	9	2		1	1	8 00	\$4 00		2	no	no	
2440	Cutter.....	13	good	good	2	2										
2441	Bronze boy.....	12	good	good	5	5 w	A									
2442	Label assorter.....	15	good	good	2	2	A									
2443	Label cutter.....	17	good	good	6	6 w	A									
2444	Padder.....	13	good	good	1	1	A									
2445	Label packer*.....	20	good	good	6	6 m	A									
2446	Label packer.....	17	good	good	5	5	A									
2447	Engraver.....	15	good	good	11	4	rent	6	6	25 00		1	yes	no	10 00, Dr.& Med.	
2448	Engraver.....	14	good	good	26	10	rent	4	4	14 00		3	yes	no	10 00, Dr.& Med.	
2449	Engraver.....	14	good	good	5	5	A									
2450	Engraver.....	15	good	good	5	5	A									
2451	Engraver.....	17	good	good	5	5	A									
2452	Engraver.....	17	good	good	19	4	own					3	yes	no	7 50, Dr.& Med.	
2453	Engraver.....	13	good	good	11	11					5 00		yes	no	10 00, Dr.& Med.	
2454	Engraver.....	13	good	good	5	4	A									
2455	Engraver.....	16	good	good	6	5						1	no	no		
2456	Engraver.....	16	good	good	11 m	11 m					5 00		no	no		
2457	Engraver.....	16	good	good	3	3	A									
2458	Engraver.....	17	good	good												
2459	Engraver.....	18	good	good	7	7		1	1	16 00	18 m		yes	no	10 00	

\* Deaf and dumb girl.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued.)

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Lithographing Continued.																	
2460	Engraver.	17	M	X	California.			\$3 00, week	\$152	\$0 41	8	5	60		1		
2461	Engraver.	18	M	X	California.			10 00, week	505	1 38	8	5	60		3		
2462	Engraver.	20	M	X	California.			10 00, week	523	1 43	8	5	60		10		
2463	Engraver.	31	M	M	England.	25	25	40 00, week	2,040	5 58	8	5	60				
2464	Engraver.	17	M	X	California.			2 00, week	104	28	8	5	60				
2465	Engraver.	17	M	X	California.			2 00, week	104	28	8	5	60				
2466	Engraver.	28	M	X	California.			4 00, day	1,224	3 35	8	5	60				
2467	Engraver.	20	M	X	California.			12 00, week	612	1 67	8	5	60				
2468	Engraver.	18	M	X	California.			2 00, week	104	28	8	5	60				
2469	Engraver.	18	M	X	Germany.	7	7	5 00, week	240	65	8	5	60				
2470	Engraver.	23	M	X	Germany.	19	19	3 00, day	918	2 51	8	5	60				
2471	Engraver.	20	M	X	California.			10 00, week	510	1 39	8	5	60				
2472	Artist.	36	M	X	Germany.	15	10	65 00, week	3,315	9 08	8	5	60				
2473	Transfer man	35	M	X	Switzerland.	13	7	4 00, day	1,224	3 35	8	5	60				
2474	Transfer man	26	M	M	California.			25 00, week	1,275	3 49							
2475	Transfer man	35	M	M	Denmark.	8	3	18 00, week	918	2 51							
2476	Transfer man	43	M	M	California.			25 00, week	1,225	3 35					12		
2477	Transfer man	21	M	X	Ireland.	12	12	3 00, day	918	2 51					78	52	
2478	Transfer man	39	M	X	Germany.	10	1	4 50, day							30		
2479	Transfer man	20	M	X	California.			1 00, day	276	75					5		
2480	Transfer man	45	M	M	Germany.	20	20	17 00, week	852	2 33							
2481	Transfer man	28	M	X	Australia.	3m	3m	12 00, week									
2482	Label assorter.	17	F	F	California.			4 00, week			7	6	60				
2483	Label assorter.	15	F	F	California.			4 00, week			7	6	60				
2484	Label assorter.	20	F	F	California.			6 00, week			7	6	60		30	52	
2485	Label assorter.	20	F	F	California.			6 00, week			7	6	60		3		
2486	Label assorter.	23	F	F	Connecticut.			5 00, week			7	6	60				
2487	Label assorter.	18	F	F	California.			6 00, week			7	6	60				
2488	Label assorter.	20	F	F	Massachusetts.			5 00, week	250	68	7	6	60		6		
Bookbinding.																	
2489	Label assorter.	19	M	M	California.			6 00, week			8	5	60				
2490	Label assorter.	63	M	M	Ireland.	54	7	4 00, day	301	84	8	5	60				
2491	Label assorter.								1,224	3 35							

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work	Health.	Years Engaged.	Own or Rent Home	Number of Rooms	Amount Paid for	Others Supported	Member of	Weekly Beneficls.
			Then.....	Present Em- ployment			Rent.....	Board.....	Beneficial Associat'ns	Labor Or- ganizat'ns
<i>Lithographing—Continued.</i>										
2460	Engraver.....	14	good	2	A			\$16 00	no	no
2461	Engraver.....	14	good	5	rent				no	no
2462	Engraver.....	15	good	5					no	no
2463	Engraver.....	13	good	8		7	\$28 00		4	
2464	Engraver.....	15	good	2	A					
2465	Engraver.....	16	good	1	A					
2466	Engraver.....	16	good	8					no	no
2467	Engraver.....	18	good	5	A					
2468	Engraver.....	15	good	18 m	A				no	no
2469	Engraver.....	15	good	3					no	no
2470	Engraver.....	15	good	3					no	no
2471	Engraver.....	16	good	7					no	no
2472	Artist.....	16	good	4					no	no
2473	Transfer man	18	good	20	rent	7	35 00		3	
2474	Transfer man	13	good	20	own	6	24 00		4	
2475	Transfer man	14	good	13					no	
2476	Transfer man	14	good	22	rent	7	14 00		4	\$8 00
2477	Transfer man	13	good	30	rent	5	20 00		yes	no
2478	Transfer man	14	good	7	A	1	10 00	\$5 50	3	5 00
2479	Transfer man	14	good	3	A				yes	no
2480	Transfer man	14	good	31	rent	5	16 00		6	10 00
2481	Transfer man	12	good	18			6 00	3 00	yes	no
2482	Label assorter	16	good	2 m		1			no	
2483	Label assorter	14	good	3 m					no	
2484	Label assorter	15	good	2					no	
2485	Label assorter	28	fair	4 m				2 50	no	no
2486	Label assorter	18	good	1				12 m	no	no
2487	Label assorter	13	good	2					no	
2488	Label assorter	16	good	2					no	
<i>Bookbinding.</i>										
2489	Bookbinder	16	good	30 m	rent	8	18 00		4	no
2490	Bookbinder	7	good	47					no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex	Married or Single	Nativity.	Years in		Wages.	Earnings.		Working Hours.	Minutes for Lunch.	Number Days Lost.		
					U. S.	California ..		Year	Daily Average			From A. M.	To P. M.	Sick
Bookbinding—Continued.														
2491	Bookbinder	18 F	X	New Zealand			\$4 00, week	\$198	\$0 51	8	5	6	6	18
2492	Bookbinder	27 F	X	California			8 00, week	304	84	8	5	6	6	78
2493	Bookbinder	20 F	X	California			5 00, week	250	68	8	5	6	6	
2494	Bookbinder	17 F	X	California			4 50, week	225	61	8	5	6	6	
2495	Bookbinder	18 M	X	California			4 50, week	217	59	8	5	6	12	4
2496	Bookbinder	22 M	X	California			8 00, week	408	1 11	8	5	6	6	
2497	Feeder	16 F	X	Nevada			3 50, week	175	48	8	5	6	6	
2498	Book-finisher	17 M	X	California			4 00, week	900	2 46	8	5	6	6	
2499	Book-finisher	27 M	X	California			24 00, week	1,120	3 07	8	5	6	6	26
2500	Folder	22 M	X	California			18 00, week	918	2 51	8	5	6	6	
2501	Folder	19 F	X	California			3 50, week	178	48	8	5	6	6	
2502	Folder	22 F	X	California			6 50, week	331	90	8	5	6	6	
2503	Folder	16 F	X	California			3 00, week			8	5	6	6	2
2504	Folder	2 F	X	California			7 00, week			8	5	6	3	1
2505	Folder	23 F	X	New York			8 00, week	388	96	8	5	6	52	
2506	Paper ruler	40 M	X	New York			3 00, day	912	2 50	8	5	6	2	
2507	Paper ruler	19 M	X	California			6 50, week	275	75	8	5	6	6	
2508	Paper ruler	24 M	X	California			15 00, week	705	2 00	8	5	6	6	
2509	Paper ruler	18 M	X	California			4 00, week	204	55	8	5	6	6	
2510	Paper ruler	33 M	X	Germany	20	20	24 00, week	1,224	3 35	8	5	6	6	
2511	Paper ruler	30 M	X	Indiana			21 00, week	1,071	2 83	8	5	6	6	
2512	Bookbinder	16 F	X	California			1 00, week			8	5	45	45	
2513	Bookbinder	17 F	X	California			2 50, week			8	5	45	45	
2514	Bookbinder	15 F	X	California			3 50, week			8	5	45	2	
2515	Bookbinder	15 F	X	California			2 00, week			8	5	45	6	
2516	Folder	15 F	X	California			3 00, week			8	5	45	45	
2517	Bookbinder	18 F	X	California			4 50, week	229	02	8	5	45	45	
2518	Bookbinder	15 F	X	California			4 00, week			8	5	45	45	
2519	Bookbinder	19 F	X	California			2 50, week			8	5	45	45	
2520	Bookbinder	15 F	X	California			2 50, week			8	5	45	45	
2521	Bookbinder	15 F	X	California			3 00, day			8	5	45	45	
2522	Bookbinder	18 M	X	New York			3 00, week	918	2 51	7	7	41	41	
2523	Bookbinder	15 M	X	California			3 00, week			7	7	41	41	

### STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

403

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health. Then..... Now .....	Years Engaged Present Em- ployment.	Present Em- ployer .....	Own or Rent Home	Number of Rooms.	Amount Paid for Rent..... Board... .. Board and Lodging..	Others Supported..	Member of Beneficial Associat'ns Labor Or- ganizat'ns	Weekly Benefits.
<i>Bookbinding—Continued.</i>											
2491	Bookbinder	17	good	16 m	16 m						\$7 00
2492	Bookbinder	13	good	15	12						
2493	Bookbinder	16	good	4	4						
2494	Bookbinder	15	good	2	2						
2495	Bookbinder	16	good	18 m	18 m			\$5 00		yes	
2496	Bookbinder	15	poor	8	3					no	
2497	Feeder	15	good	18 m	18 m					yes	
2498	Book-finisher	16	good	7 m	7 m					yes	10 00
2499	Book-finisher	15	good	12	11	own			3	yes	10 00
2500	Book-finisher	18	good	1	1					no	
2501	Folder	18	good	1	1					yes	
2502	Folder	16	good	6	6					no	
2503	Folder	15	good	7 m	7 m					yes	
2504	Folder	19	fair	18 m	18 m					no	
2505	Folder	13	poor	10	1		1	\$4 00		no	
2506	Paper ruler	19	good	20	4					no	
2507	Paper ruler	16	good	3	3			3 00		no	
2508	Paper ruler	15	good	5	2			5 00		no	
2509	Paper ruler	17	good	1	1					no	
2510	Paper ruler	14	good	19	11	rent	4	20 00		yes	10 00
2511	Paper ruler	15	good	15	18 m	rent	8	28 00		yes	10 00
2512	Bookbinder	16	good	8 d	8 d				2.	yes	
2513	Bookbinder	17	good	6 m	6 m						
2514	Bookbinder	14	good	1	1						
2515	Bookbinder	15	good	4 m	4 m						
2516	Folder	14	good	1	1						
2517	Bookbinder	16	good	2	2						
2518	Bookbinder	16	good	4	3 w						
2519	Bookbinder	13	good	6 m	6 m						
2520	Folder	15	good	6 w	6 w						
2521	Bookbinder	16	good	6	3		1	10 00		no	
2522	Bookbinder	17	good	15 m	15 m			\$3 50		no	
2523	Bookbinder	15	good	2 w	2 w						



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—(Continued).

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Bookbinding—(Continued).																
2524	Bookbinder	16	F	X	California.		\$2 00, week				8	6	60			
2525	Bookbinder	15	F	F	California.		2 00, week				8	6	60			
2526	Bookbinder	18	F	X	New York.		22 00, mo	\$259	\$0 72		8	6	60	6		
2527	Bookbinder	15	F	X	California.		3 00, week				8	6	60			
2528	Bookbinder	24	M	X	California.		3 00, day	824	2 25		7	6	60	2	26	
2529	Bookbinder	16	F	X	California.		4 00, week				8	6	60			
2530	Bookbinder	16	F	X	California.		5 00, week	255	70		8	6	60			
2531	Bookbinder	31	F	X	Dist. of Columbia.		8 00, week	378	1 03		8	5	60	6	18	
2532	Bookbinder	22	M	X	California.		8 00, week	373	1 02		8	5	60	26		
2533	Bookbinder	20	M	X	California.		6 00, week	306	84		8	5	60			
2534	Bookbinder	18	F	X	California.		4 50, week	216	59		8	5	60			
2535	Bookbinder	25	F	X	New York.		15 00, week	765	2 09		8	5	60			
2536	Bookbinder	26	M	X	California.		20 00, week	1,020	2 79		8	5	60			
2537	Bookbinder	19	M	X	California.		12 00, week	612	1 67		8	5	60			
2538	Bookbinder	25	M	X	New York.		15 00, week	765	2 09		8	5	60			
2539	Bookbinder	31	F	X	California.		12 00, week				8	5	60			
2540	Bookbinder	29	M	X	Germany.	11	8 3 00, day	918	2 51		8	5	60			
2541	Bookbinder	18	M	X	California.		12 00, week	560	1 53		8	5	60	26		
2542	Bookbinder	20	M	X	California.		18 00, week				8	5	60			
2543	Bookbinder	16	M	X	California.		4 00, week	192	52		8	5	60	18		
2544	Bookbinder	32	M	X	California.		21 00, week	912	2 51		8	5	60			
2545	Bookbinder	24	M	X	California.		15 00, week	765	2 09		8	5	60			
2546	Bookbinder	16	M	X	California.		3 50, week	178	48		8	5	60			
Jewelry Workmen.																
	Jeweler	25	M	X	Germany.	10	10 3 00, day	637	1 80		7	6	60			
	Jeweler	39	M	X	Germany.		4 00, day	1,024	2 80		7	6	60		50	
	Jeweler	18	M	X	California.		5 00, week				7	6	60			
	Jeweler	44	M	X	California.		3 00, day	727	1 90		7	6	60		46	
	Jeweler	40	M	X	Germany.	26	18 3 00, day				7	6	60		74	
	Jeweler	22	M	X	California.		15 00, week	584	1 60		7	6	60		71	
	Jeweler	23	M	X	California.						7:30	8:30	60			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Bookbinding—Continued.</i>															
2524	Bookbinder	16	good	good	6 w	3 m									
2525	Bookbinder	15	good	good	3 m	2									
2526	Bookbinder	16	good	good	10 m	10 m									
2527	Bookbinder	15	good	good	6	11 m									
2528	Bookbinder	16	poor	fair	8 m	8 m							no	no	
2529	Bookbinder	15	good	good	1	1									
2530	Bookbinder	15	good	poor	4	4				\$5 00			no	no	
2531	Bookbinder	15	good	good	7	7	own						no	no	
2532	Bookbinder	15	good	good	4	4							no	no	
2533	Bookbinder	16	good	good	18 m	18 m									
2534	Bookbinder	16	good	good	11	11							yes	no	\$17 50, Dr. & Med. 10 00
2535	Bookbinder	15	good	good	11	11							yes	yes	
2536	Bookbinder	15	good	good	3	18 m				6 00			no	no	
2537	Bookbinder	16	good	good	10	10				5 00			no	no	
2538	Bookbinder	15	good	good	16	10							yes	yes	20 00
2539	Bookbinder	15	good	good	11	6		1	\$6 00	\$7 00					
2540	Bookbinder	14	good	good	18 m	18 m							yes	no	10 00, Dr.
2541	Bookbinder	17	good	good	6	1 m									
2542	Bookbinder	13	good	good	18 m	18 m							yes	yes	10 00
2543	Bookbinder	15	good	good	10	10					4 00				
2544	Bookbinder	16	good	good	8	1							yes	yes	10 00
2545	Bookbinder	16	good	good	4 m	4 m									
2546	Bookbinder	16	good	good											
<i>Jewelry Workmen.</i>															
2547	Jeweler	15	good	good	10	9	own	1	8 00	4 00			yes	no	10 00
2548	Jeweler	15	good	good	24	16	own	6				4	yes	no	27 00
2549	Jeweler	16	good	good	2	2									
2550	Jeweler	17	good	good	20	9	rent	1	5 00	5 00		3	no	no	
2551	Jeweler	17	good	good	35	16		1	8 00	5 00			yes	no	10 00
2552	Jeweler	15	good	good	7	7									
2553	Engraver	15	good	good	33	18 m		1	10 00	5 00			no	no	
2554	Jeweler	14	good	good	9	9									

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Jewelry Workmen—Continued.																	
2555	Jeweler	19	M		New York	10	7	\$18 00, week			7:30	5:30	30	52		153	
2556	Jeweler	35	M		Germany	1	1	18 00, week	\$918	\$2 51	7:30	5:30	30				
2557	Engraver	25	M		New Zealand	21	14	18 00, week	882	2 41	7:30	5:30	30				12
2558	Diamond setter	26	M		England	4	6	10 00, week	125	34	7:30	5:30	30			153	
2559	Jeweler	28	M		Norway	3	5	15 00, week	700	1 91	7:30	5:30	30	78		26	
2560	Jeweler	23	M		Switzerland	53	35	12 00, week	352	96	7:30	5:30	30	104		26	
2561	Jeweler	59	M		England			18 00, week	918	2 51	7:30	5:30	30				
2562	Finisher	35	M		California			9 00, week	450	1 23	7:30	5:30	30	6			
2563	Jeweler	19	M		California			10 00, week	670	1 28	8	6	30	12			12
2564	Jeweler	18	M		Louisiana			12 00, week	600	1 64	8	5	60				6
2565	Jeweler, apprentice	20	M		California			8 50, week	433	3 18	8	5	60				
2566	Jeweler, apprentice	17	M		California			25 00, week	1 143	3 13			60				53
2567	Jeweler	34	M		Australia	30	30	27 00, week	1 275	3 49	7	6	60				
2568	Diamond setter	22	M		Oregon			25 00, week	280	76	7	6	60				
2569	Jeweler, apprentice	17	M		California			5 50, week									
Tailoring.*																	
2570	Tailor	31	M	M	Germany	12	12	16 00, week	677	1 85						52	
2571	Tailor	27	M	M	Germany	10	2	13 46, week	639	1 75				3		18	
2572	Tailor	29	M	M	Germany	27	27	20 00, week	853	2 06				50			
2573	Tailor	24	M	M	Austria	5	1	15 00, week	540	2 00				40		50	
2574	Tailor	27	M	M	Sweden	4	1	15 00, week	780	2 13				7		100	
2575	Tailor	32	M	M	Sweden	12	5	15 38, week									
2576	Tailor	32	M	M	Norway	15	5	15 00, week	780	2 13						50	
2577	Tailor	33	M	M	Germany	2	1	15 00, week	780	2 13						50	
2578	Tailor	36	M	M	Sweden	9	20	15 00, week	780	2 13						75	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.	
		Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.		
<i>Jewelry Workmen—Continued.</i>															
2555	Jeweler	12	good	7 y	9 m					\$8 00			no	yes	Hospital.
2556	Jeweler	14	good	21	2					5 00			yes	no	
2557	Engraver	16	good	9	10 m					\$5 00			no	no	
2558	Diamond setter	17	good	4	3 m		1	15 00	4 00				yes	no	\$10 00
2559	Jeweler	15	good	13	1 m								no	no	
2560	Jeweler	15	good	8	2 m					5 00			no	no	
2561	Jeweler	15	good	42	6 m	rent	3	8 00					no	no	
2562	Finisher	15	good	18	3	rent	4	16 00					yes	no	
2563	Jeweler	13	poor	6	3										
2564	Jeweler	16	good	3	2										
2565	Jeweler, apprentice	16	good	3	2										
2566	Jeweler, apprentice	14	good	3	3										
2567	Jeweler	16	good	20	6 m		1	9 00	5 00				yes	no	10 00
2568	Diamond setter	12	good	10	8 m	rent	2	20 00					yes	no	10 00, Dr.& Med.
2569	Jeweler, apprentice	15	good	2	2										
<i>Tailoring.*</i>															
2570	Tailor	15	good	16	5 w	rent	2	9 00 m					no	yes	7 00
2571	Tailor	15	good	9	2 m		1	7 00 m					yes	yes	
2572	Tailor	16	good	12	1 w	own	5			5 00			no	yes	
2573	Tailor	14	good	12	18 m		1	8 00 m		10 00			no	yes	
2574	Tailor	9	good	18	2 m		1	8 00 m	7 00				no	yes	
2575	Tailor	12	good	20	3		1	7 00 m	7 00				yes	yes	18 00
2576	Tailor	14	good	19	21 m		1	14 00 m	7 00				no	yes	
2577	Tailor	11	good	11	7 w		1	5 00	7 00				no	yes	
2578	Tailor	17	good	19	18 m		1	8 00 m	7 00				no	yes	

\* Tailors are extremely irregular in hours of labor, and pay more for board than any other class of workers. The latter condition seems to belong inseparably to the trade, their manner of work inducing a delicate appetite. They are a law unto themselves, except when pressed to complete work without delay, and then it is not uncommon for them to work fifteen or sixteen and sometimes twenty-four hours continuously. While almost without exception of marriageable age, only 25 per cent are married. Very few tailors have steady work, and consequently lose much time. An examination of the column, "Years engaged—present employer," shows that generally they change employers often—a very bad condition. Ordinary holidays are not regarded, and, unless pressed, they work only half a day on Sunday. Fifteen out of the 103 of the table are native, and 88 foreign born. It should be added that most of the individuals of the table work in small shops, and are known as tailors' back shops. The condition of those who work at home may be different—may be better.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.	Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average			Sick	No Work	Other Cause.
Tailoring—Continued.														
2678	Tailor	51 M	M	Ireland	36	28	\$17 00, week	\$884	\$2 42	8	6	30	52	6
2679	Tailor	34 M	M	Germany	15	8	20 00, week			8	6	30	12	
2680	Tailor	15 F	F	California			1 00, day			8	6	30	78	
2681	Tailor	45 F	F	Prince Edward Isl'd.	33	24	9 50, week			8	6	30	78	3
2682	Tailor	15 F	F	California			6 00, week			8	6	30	78	
2683	Tailor	21 F	F	California			6 00, week			8	6	30	78	
2684	Tailor	26 F	F	Maine			6 00, week			8	6	30	78	
2685	Tailor	20 F	F	Scotland	6	6	5 00, week			8	6	30	78	
2686	Tailor	15 F	F	California			2 50, week			7:30	5:30	60		
2687	Tailor	15 F	F	California			5 00, week	306	84	7:30	5:30	60		
2688	Tailor	17 F	F	California			6 00, week			7:30	5:30	60		
2689	Tailor	17 F	F	California			6 00, week			7:30	5:30	60		
2690	Tailor	17 F	F	California			6 00, week	484	1 32	7:30	5:30	60	26	1
2691	Tailor	19 F	F	California			9 50, week	198	54	7:30	5:30	60	4	153
2692	Tailor	24 F	F	Oregon			8 00, week	204	55	7:30	5:30	60	153	
2693	Tailor	20 F	F	California			10 00, week	196	53	7:30	5:30	60	153	
2694	Tailor	19 F	F	California			8 00, week	302	83	7:30	5:30	60		150
2695	Tailor	18 F	F	California			6 00, week	302	83	7:30	5:30	60		43
2696	Tailor	44 F	F	Scotland			2 00, day	156	43	7:30	5:30	60	156	52
2697	Tailor	23 M	M	Sweden	2	15m	15 00, week	780	2 13	7:30	5:30	60	52	24
2698	Tailor	37 M	M	Sweden	19	19	9 50, week	494	1 35				150	
2699	Tailor	57 M	M	Germany	27	18								
2700	Tailor	35 M	M	Germany	10	5m	12 50, week	650				78	66	
	Tailor	34 M	M	Ireland	28	18	12 00, week	520	1 42				102	
	Tailor	54 M	M	Sweden	6	6	14 50, week	558	1 52				75	
	Tailor	32 M	M	Sweden		5	10 00, week	520	1 42				102	
	Tailor		M	United States			14 00, week	728	2 00				26	
	Tailor	18 M	M	California			14 00, week	728	2 00				26	
	Tailor	24 M	M	Denmark			10 50, week	576	1 57				104	
	Tailor	49 M	M	Ireland	26	26	20 00, week	1,000	2 74				26	
	Tailor	27 M	M	Sweden	9	8	10 00, week	520	1 42				78	
	Tailor	30 M	M	Canada	17	17	10 50, week	546	1 40				112	
	Tailor	30 M	M	Ireland	20	13	11 00, week	572	1 40				104	
	Tailor	30 M	M	Germany	10	4	10 50, week	540	1 40				104	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...		Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..		Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer .....	rent	own		rent	Rent.....	Board.....	Board and Lodging..			Beneficial Associat'ns	Labor Organizat'ns.	
26778	Tailoring—Continued.	15	good	35	12	own	9	own	5	\$23 00			3	no	no		\$17 50, Dr. & Med.
26779	Tailor	15	good	19	7	rent	5	rent	5					yes	no		
26800	Tailor	13	good	2	2	A		A						no	no		
26801	Tailor	12	good	27	2	own	12	own	12					no	no		
26802	Tailor	13	good	2	2	A		A						no	no		
26803	Tailor	17	good	4	4	A		A				\$16 00		no	no		
26804	Tailor	12	good	6	6									no	no		
26805	Tailor	14	good	6	6									no	no		
26806	Tailor	15	good	6 m	3 w									no	no		
26807	Tailor	15	good	3 w	3 w	A		A						no	no		
26808	Tailor	16	good	1	1	A		A						no	no		
26809	Tailor	14	good	3	6 m	A		A						no	no		
26810	Tailor	16	good	18 m	3							1 00		no	no		
26811	Tailor	17	good	3	3							3 00		no	no		
26812	Tailor	15	good	8	6							5 00		no	no		
26813	Tailor	17	good	3	3	A		A						no	no		
26814	Tailor	18	good	1	1									no	no		
26815	Tailor	15	good	18 m	1	rent	6	rent	6	26 00			4	no	no		
26816	Tailor	15	good	36	7	rent	6	rent	6	25 00			4	no	no		
26817	Tailor	11	good	12	1	rent	1	rent	1	8 00	\$4 00			yes	yes		10 00
26818	Tailor	9	good	28	1									yes	yes		20 00
26819	Tailor	15	good	42	8 m									yes	yes		10 00 & hospital
26820	Tailor	15	good	20	8 m	rent	1	rent	1	10 00	7 00			no	yes		
26821	Tailor	15	good	30	4 m	rent	4	rent	4	15 00	6 00			yes	yes		7 50
26822	Tailor	12	good	20	4 m	rent	1	rent	1	8 00	5 00			no	yes		
26823	Tailor	12	good	12	1 m									no	yes		
26824	Tailor	14	good	4	7 w									no	yes		
26825	Tailor	14	good	9	4 w									no	yes		
26826	Tailor	13	good	36	15								2	no	yes		10 00
26827	Tailor	13	good	12	6 m								5	yes	yes		10 00
26828	Tailor	18	good	25	10 m	rent	1	rent	1	8 00	5 00	7 00	2	no	yes		
26829	Tailor	14	good	22	4 m	rent	6	rent	6	27 00			1	yes	yes		6 00
26830	Tailor	14	good	22	4 m					7 00			1	yes	yes		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Tailoring—Continued.																
2711	Tailor	31	M	M	Germany	11	5	\$11 00, week	\$572	\$1 56				7	100	
2712	Tailor	36	M	M	Germany	10	6	12 00, week						60	84	
2713	Tailor	30	M	M	Russia	9	3	10 50, week	546	1 49					52	
2714	Tailor	37	M	M	Sweden	11	7	16 25, week	845	2 31					75	
2715	Tailor	23	M	M	Norway	5	2	10 00, week	520	1 42					75	
2716	Tailor	27	M	M	Sweden	6	3	10 00, week	520	1 42					75	
2717	Tailor	27	M	M	Russia	5	3	10 00, week	520	1 42					104	12
2718	Tailor	29	M	M	Finland	4	1	10 00, week								
2719	Tailor	32	M	M	Sweden	5	2	10 00, week	624	1 71					52	
2720	Tailor	31	M	M	Sweden	9	3	12 00, week	546	1 49				16	52	
2721	Tailor	26	M	M	Sweden	9	2	10 00, week	630	1 72	7:30	5:30	60		60	
2722	Cutter	60	M	M	Germany	30	15	15 00, week	774	2 12	7:30	5:30	60		48	
2723	Cutter	42	M	M	Denmark	7	18	18 00, week	847	2 32	7:30	5:30	60	3	24	
2724	Cutter	22	M	M	Massachusetts			18 00, week			7:30	5:30	60			
2725	Clerk	31	M	M	Russia		6	60 00, mo	720	1 97	7:30	5:30	60			
Dressmaking, Etc.																
2726	Dressmaker	18	F	F	United States		9	6 00, week	306	83	8	5:30	30			
2727	Cutter	50	F	F	England	30	6	15 00, week	765	2 09	8	6	60			
2728	Seamster	22	F	F	United States			8 00, week	408	1 11	8	6	60			
2729	Apprentice	16	F	F	United States			2 00, week			8	5:30	30			52
2730	Dressmaker, apprentice	16	F	F	United States			2 00, week			8	5:30	30			
2731	Waistmaker	19	F	F	United States			2 00, week	357		8	5:30	30			
2732	Cloakmaker	34	F	F	Ireland	13	13	10 00, week	467	1 28	8	6	60		26	
2733	Dressmaker	35	F	F	Ireland	15	10	2 75, day	841	2 30	8	5:30	30			
2734	Dressmaker	18	F	F	United States			8 00, week	408	1 11	8	6	60			
2735	Dressmaker, forewoman	22	F	F	California			15 00, week	735	2 01	8	6	60	12		
2736	Waistmaker	20	F	F	United States			8 00, week	361	.98	8	6	60	36		
2737	Waistmaker	24	F	F	England			8 00, week	376	1 03	8	6	60	24		
2738	Waistmaker	30	F	F	California			8 00, week	376	1 03	8	6	60	24		
2739	Waistmaker	45	F	F	Prussia	30	30	6 00, week	300	.82	8	6	60	6		
2740	Waistmaker	18	F	F	California			6 00, week	306	.83	8	6	60			
2741	Waistmaker	20	F	F	United States			6 00, week	306	.83	8	6	60			

### RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Tailoring—Continued.</i>															
2711	Tailor	14	good	good	17	3 m	rent	2	\$15 00			2	yes		
2712	Tailor	14	good	good	22	1		1	6 00				yes		
2713	Tailor	12	good	good	18	3		1	8 00	\$7 00		5	yes		\$10 00
2714	Tailor	10	good	good	23	6	own	3					yes		
2715	Tailor	15	good	good	8	5 w		1			\$7 00		no	yes	
2716	Tailor	14	good	good	13	2 m		1/4	6 00	7 00			no	yes	
2717	Tailor	12	good	good	15	1		1	8 00	5 00			no	yes	
2718	Tailor	10	good	good	10	1 m		1/4	6 00 m	6 00 w			no	yes	
2719	Tailor	10	good	good	20	6 w		1			6 00		yes	yes	
2720	Tailor	9	good	good	20	3 m		1	8 00	7 00			yes	yes	
2721	Tailor	13	good	poor	9	1		1	5 00	7 00			yes	yes	
2722	Cutter	17	good	good	20	2		10	55 00			2	yes	no	5 00
2723	Cutter	28	good	good	22	6 m	rent	1	8 00	10 00			yes	no	7 50, Dr. & Med.
2724	Cutter	17	fair	fair	6	2							yes	no	6 00
2725	Clerk	28	good	good	3	3			10 00				no	no	7 30, Dr. & Med.
<i>Dressmaking, Etc.</i>															
2726	Dressmaker	16	good	good	2	2							no	no	
2727	Cutter				6	6							no	no	
2728	Seamster				3	3							no	no	
2729	Apprentice	15 1/2	good	good	15 m	11 m							no	no	
2730	Dressmaker, apprentice	15 1/2	good	good	6 m	6 m							no	no	
2731	Waistmaker	15	good	good	4	3							no	no	
2732	Cloakmaker	21	good	good	12	4						2	no	no	
2733	Dressmaker	20	good	good	15	3		1	12 00				no	no	
2734	Dressmaker	15	good	good	3	1							no	no	
2735	Dressmaker, forewoman	18	good	good	4	4			7 50				no	no	
2736	Waistmaker	16	good	good	4	4							no	no	
2737	Waistmaker	19	good	good	3	3			5 00				no	no	
2738	Cloakmaker	25	good	good	4	4							no	no	
2739	Dressmaker	38	good	good	2	2			10 00				no	no	
2740	Skirtmaker	15	good	good	3	1							no	no	
2741	Waistmaker	17	good	good	3	2							no	no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
<i>Dressmaking, Etc.—Continued.</i>																	
2742	Waistmaker.	18	F	S	California.			\$6 00, week	\$300	\$0 82	8	6	60	60	6		
2743	Cloakmaker.	18	F	S	California.			6 00, week	306	83	8	6	60	60			
2744	Cloakmaker.	19	F	S	California.			6 00, week	300	82	8	6	60	60	6		
2745	Skirtmaker.	19	F	S	California.			5 00, week	255	69	8	6	60	60			
2746	Skirtmaker.	20	F	S	California.			5 00, week	255	69	8	6	60	60			
2747	Skirtmaker.	20	F	S	California.			5 00, week	245	67	8	6	60	60	12		
2748	Skirtmaker.	16	F	S	California.			4 00, week	196	53	8	6	60	60	12		
2749	Dressmaker.	17	F	S	California.			4 00, week	204	56	8	6	60	60			
2750	Dressmaker.	18	F	S	California.			4 00, week	204	56	8	6	60	60			
2751	Dressmaker.	19	F	S	France.	3		4 00, week	204	56	5	6	60	60			
2752	Dressmaker.	15	F	S	California.			3 00, week	153	42	8	6	60	60			
2753	Dressmaker.	14	F	S	California.			3 00, week	153	42	8	6	60	60			
2754	Dressmaker.	18	F	S	United States.		12	6 00, week	306	84	8	5:30	30	60			
2755	Cloakmaker.	20	F	S	California.			10 00, week	510	1 39	8	6	60	60			
2756	Cloakmaker.	47	F	S	Ireland.	35	23	10 00, week	466	1 27	8	6	60	60			
2757	Coatmaker.	27	F	S	California.			8 00, week	408	1 11	5	6	60	60			
2758	Cloakmaker.	21	F	S	California.			8 00, week	338	92	8	6	60	60		52	
<i>Millinery, Etc.</i>																	
2759	Trimmer.			S	United States.			10 00, week									
2760	Trimmer.	24	F	S	California.			10 00, week			8	9	60	60		78	
2761	Apprentice.	17	F	S	California.			3 30, week			8	6	60	60	36	153	
2762	Saleswoman.	25	F	S	California.			10 00, week	520	1 42	8	6	60	60			
	Assistant cashier.	17	F	S	California.			3 00, week			8	7	60	60			
2763	Saleswoman.	27	F	S	California.			8 00, week	408	1 11	8	6	60	60			
2764	Trimmer.	18	F	S	United States.			5 00, week	225	61	8	7	60	60			12
2765	Bookkeeper.	18	F	S	California.			6 00, week			8	6	60	60			
2766	Saleswoman.	45	F	S	Massachusetts.	44		15 00, week	765	2 00	8	6	60	60			
2767	Milliner.			S	California.			18 00, week	915	2 50	8	7	60	60			
2768	Milliner.	26	F	S	California.			15 00, week	755	2 06	8	6	60	60	1		6
2769	Woman.	21	F	S	Massachusetts.			10 00, week	510	1 39	8	6	60	60			
2770	Woman.	30	F	S	California.			20 00, week	1,020	2 40	8	6	60	60	6		
2771	Woman.	24	F	S	California.			15 00, week	765	2 00	8	6	60	60	6	104	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefita.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board .....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Dressmaking, Etc.—Continued.</i>															
2742	Waistmaker	16	good	good	2	1							no	no	
2743	Cloakmaker	14	good	good	4	3				\$3 00			no	no	
2744	Cloakmaker	16	good	good	3	2							no	no	
2745	Skirtmaker	16	good	good	3	3			\$4 00				no	no	
2746	Skirtmaker	16	good	good	4	4							no	no	
2747	Skirtmaker	17	good	good	3	3							no	no	
2748	Skirtmaker	14	good	good	2	1							no	no	
2749	Dressmaker	15	good	good	2	2							no	no	
2750	Dressmaker	16	good	good	2	2							no	no	
2751	Dressmaker	18	good	good	1	1							no	no	
2752	Dressmaker	15	good	good	6 m	6 m							no	no	
2753	Dressmaker	13	good	good	1	1							no	no	
2754	Dressmaker	15	good	good	3	30 m							no	no	
2755	Cloakmaker	15	good	good	5	5	rent	3	15 00			1	no	no	
2756	Cloakmaker	15	good	good	8	5 m	rent	8	25 00			2	yes	no	\$7 00
2757	Coatmaker	20	good	good	5 m	18 m	rent	6	30 00				yes	no	7 00
2758	Cloakmaker	16	good	good	5										
<i>Millinery, Etc.</i>															
2759	Trimmer	15	good	poor	8	7		1	15 00	\$5 00	25 00		no	no	
2760	Trimmer	22	good	good	5	1							no	no	
2761	Apprentice	16	good	good	3 m	3 m							no	no	
2762	Saleswoman	15	fair	good	10	10							no	no	
2763	Assistant cashier	16	good	good	5 m	5 m							no	no	
2764	Saleswoman	25	good	good	3	3							no	no	
2765	Trimmer	17	good	good	1	1							no	no	
2766	Bookkeeper	18	good	good	3	3							no	no	
2767	Saleswoman	14	good	good	20	20	own	7					no	no	
2768	Milliner					2 m							no	no	
2769	Milliner		good	good	4	4					30 00		no	no	
2770	Milliner		good	good	6	6			10 00	5 00			no	no	
2771	Saleswoman	12	good	good	15	15							no	no	
2772	Trimmer	20	good	good	8	6					25 00		no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Millinery, Etc.—Continued.																	
2773	Trimmer	28	F	M	Iowa			\$20 00, week	\$1 040	\$2 85	8	6	60				
2774	Trimmer	25	F	M	New York			8 00, week	416	1 14	8	6	60				
2775	Trimmer	18	F	M	California			2 50, week	124	34	8	6	60	4			4
2776	Milliner	17	F	M	California			4 50, week	234	64	8	6	60				
2777	Maker	16	F	M	California			6 50, week	286	78	8	6	60	24			24
2778	Maker	21	F	M	California			8 00, week	416	1 14	8	6	60				
2779	Maker	16	F	M	California						8	6	60				
2780	Maker	16	F	M	California			12 00, week	622	1 81	8	6	60	1			
2781	Maker	25	F	M	California			5 00, week	130	35	8	6	60	153			
2782	Maker	18	F	M	California			9 00, week	388	1 06	8	6	60				54
2783	Saleswoman	22	F	M	California			10 00, week	471	1 29	8	6	60				30
2784	Saleswoman	24	F	M	California												
Straw Hat Workers.																	
2785	Straw hat maker	19	F	M	United States			10 00, week			8	5:30	60				
2786	Straw hat maker	18	F	M	New York			8 00, week			8	5:30	60	14			
2787	Apprentice	19	F	M	Maryland						8	5:30	60		26		
2788	Straw hat maker	21	F	M	California			10 00, week	508	1 39	8	5:30	60				1
2789	Straw hat maker	15	F	M	Germany	2	2	4 50, week	229	62	8	5:30	60				
2790	Straw hat maker	16	F	M	California			2 50, week			8	5:30	60				
2791	Straw hat maker	16	F	M	California			2 00, week			8	5:30	60	7			52
2792	Straw hat maker	17	F	M	California			5 00, week			8	5:30	60	42	13		
2793	Straw hat maker	29	M	M	England	11	2	2 00, day	612	1 67	8	5:30	60				
2794	Straw hat maker	17	M	M	California			9 00, week			8	5:30	60		1	6	
2795	Straw hat maker	24	M	M	England	5	4	12 00, week	612	1 67							
Flower and Feather Workers.*																	
2796	Flower and feather packer	18	F	M	Pennsylvania			5 00, week	250	68	8	5:30	60				6
2797	Flower and feather maker	17	F	M	California			3 50, week	175	48	8	5:30	60				6

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Beneficia.
			Then.....	Now .....	Present Em- ployment	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Millinery, Etc.—Continued.															
2773	Trimmer.....	20	fair	good	8	2	rent	4	\$37 00				no	no	
2774	Trimmer.....	14	fair	good	10	6 w							no	no	
2775	Trimmer.....	12	fair	good	3	3							no	no	
2776	Milliner.....	16	good	good	7 m	7 m							no	no	
2777	Maker.....	14	good	good	2	2					\$4 00		no	no	
2778	Maker.....	21	good	good	2	2					4 00		no	no	
2779	Maker.....	17	good	good	4	4							no	no	
2780	Maker.....	16	good	good	4 m	4 m							no	no	
2781	Maker.....	15	good	good	10	10							no	no	
2782	Maker.....	16	good	good	2	2							no	no	
2783	Saleswoman.....	16	good	good	6	6							no	no	
2784	Saleswoman.....	16	good	good	8	8							no	no	
Straw Hat Workers.															
2785	Straw hat maker.....	16	good	good	18 m	6 m									
2786	Straw hat maker.....	17	good	good	1	1									
2787	Apprentice.....	18	good	good	1	5 m									
2788	Straw hat maker.....	17	good	good	1	4									
2789	Straw hat maker.....	14	good	good	1	1									
2790	Straw hat maker.....	16	good	good	2 m	2 m									
2791	Straw hat maker.....	14	good	good	4 m	4 m									
2792	Straw hat maker.....	14	good	good	2	2									
2793	Straw hat maker.....	16	good	good	3	1									
2794	Straw hat maker.....	16	good	good	8 m	8 m		1	7 00	\$3 50			no	no	
2795	Straw hat maker.....	16	good	good	4	4	rent	4	13 00			1	yes	no	\$7 00, Dr.& Med.
Flower and Feather Workers.*															
2796	Flower and feather packer.....	17	good	good	2	2							no	no	
2797	Flower and feather maker.....	15	good	good	2	2									

\* This is a new industry in San Francisco, and while it employs only about forty people, with proper encouragement from local consumers it would furnish employment for a hundred. It requires about four years to learn the trade, after which \$9 or \$10 would be average weekly wages. A glance at the table will show that these girls are beginners as yet; none of them have worked the four years necessary to master the trade. This accounts for their earnings running from \$4 to \$8 per week.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
2788	<i>Flower Workers, Etc.—Cont.</i>							\$6 00, week	\$238		8	5:30	60			18
2789	Flower and feather maker	16	F		California			3 50, week	144		8	5:30	60			58
2800	Flower and feather maker	19	F		California			3 50, week	171		8	5:30	60	6		6
2801	Flower and feather maker	16	F		California			3 00, week	152		8	5:30	60	1		
2802	Flower and feather maker	18	F		California			4 00, week	196		8	5:30	60			12
2803	Flower and feather maker	17	F		Massachusetts			4 00, week	188		8	5:30	60	12		12
2804	<i>Corset Houses.*</i>															
2804	Corsetmaker	23	F		United States			8 00, week	413		8	6	60	2		
2805	Corsetmaker	25	F		United States		18	8 00, week	412		8	6	60	3		
2806	Corsetmaker	23	F		United States		17	8 00, week	416		8	6	60			
2807	Corsetmaker	23	F		United States			8 00, week	416		8	6	60			
2808	Corsetmaker	21	F		United States			8 00, week	416		8	6	60			
2809	Corsetmaker	21	F		United States			8 00, week	416		8	6	60			
2810	Corsetmaker	27	F		United States			8 00, week	412		8	6	60	3		
2811	Saleswoman	22	F		United States			10 00, week	500		8	6	30	12		
2812	Saleswoman	24	F	M	United States			12 00, week	520		8	6	30			
2813	Saleswoman	27	F		United States			12 00, week	616		8	6	30	5		
2814	Saleswoman	25	F		United States			12 00, week	622		8	6	30	2		
2815	Saleswoman	27	F		United States			12 00, week	624		8	6	30			
2816	Cash girl	15	F		United States			5 00, week	255		8	6	30	6		
2817	Saleswoman	17	F		United States			5 00, week	266		8	6	30	5		
2818	Cash girl	15	F		United States		2	5 00, week	280		8	6	30			
2819	Cash girl	15	F		United States			4 00, week	237		8	6	30			
2820	Wrapper	15	F		United States			4 00, week	300		8	6	30	1		
2821	Porter	49	M		"Foreigner"	30	30	25 00, week	1,300		8	6	30			
2822	Cookkeeper	16	F		United States			5 00, week	280		8	6	30			
2823	Chambermaid	21	F		United States			10 00, week	520		8	6	30			

STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

423

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
<i>Flower Workers, Etc.—Cont.</i>															
2798	Flower and feather maker.....	14	good	good	2	2									
2799	Flower and feather maker.....	18	good	good	1	1									
2800	Flower and feather maker.....	15	good	good	1	1									
2801	Flower and feather maker.....	17	good	good	4	4	m								
2802	Flower and feather maker.....	15	good	good	1	1									
2803	Flower and feather maker.....	15	good	good	18	18	m								
<i>Corset Houses.*</i>															
2804	Corsetmaker .....	17	good	good	5	6					†	1	no	no	
2805	Corsetmaker .....	17	good	good	5	5						2	no	no	
2806	Corsetmaker .....	18	good	fair	5	5							no	no	
2807	Corsetmaker .....	17	good	fair	6	6						1	no	no	
2808	Corsetmaker .....	17	good	fair	6	6							no	no	
2809	Corsetmaker .....	16	fair	good	4	4						2	no	no	
2810	Corsetmaker .....	17	good	good	5	5						1	no	no	
2811	Saleswoman.....	13	good	good	9	9						1	no	no	
2812	Saleswoman.....	16	good	good	8	7						1	no	no	
2813	Saleswoman.....	17	good	good	10	10						2	no	no	
2814	Saleswoman.....	7	good	good	8	8							no	no	
2815	Saleswoman.....	18	good	good	9	9						1	no	no	
2816	Cash girl.....	13	good	good	31	31							no	no	
2817	Saleswoman.....	13	good	good	4	4							no	no	
2818	Cash girl.....	13	good	good	19	19							no	no	
2819	Cash girl.....	14	good	good	1	1							no	no	
2820	Wrapper.....	15	good	good	6	6							no	no	
2821	Porter.....	9	good	good	17	17		rent	4	\$18 00		7	yes	no	\$30 00
2822	Bookkeeper.....	14	good	good	29	29							no	no	
2823	Cashier.....	15	good	good	4	4							no	no	

\* No lost time on account of holidays.

With rare exceptions those under twenty-one years of age give wages into the general fund at home, and are provided for by their parents; and this is true of hundreds of working people.

177

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Shirtmaking.															
2824	Operator	28 F	M	Illinois			\$8 50, week	\$382	\$1 32	8	5:30	30	36		
2825	Operator	14 F	M	California			7 00, week	357	97	8	5:30	30			
2826	Operator	23 F	M	California			6 00, week	296	82	8	5:30	30	10		
2827	Operator	25 F	M	California			7 00, week	357	97	8	5:30	30			
2828	Operator	19 F	M	California			6 00, week	306	83	8	5:30	30			
2829	Operator	17 F	M	California			7 50, week	379	1 03	8	5:30	30	12		2
2830	Operator	21 F	M	California			8 00, week	392	1 07	8	5:30	30			
2831	Operator	64 F	M	California	20	11	4 00, week	204	55	8	5:30	30			
2832	Finisher	28 F	M	Ireland						8	5:30	30		48	
2833	Finisher	28 F	M	New York						8	5:30	30			
2834	Finisher	19 F	M	California			5 00, week	233	63	8	5:30	30			
2835	Finisher	30 F	M	California			4 00, week	204	55	8	5:30	30	26		
2836	Finisher	30 F	M	California			5 00, week	255	69	8	5:30	30			
2837	Operator	20 F	M	California			4 50, week	199	54	8	5:30	30		153	18
2838	Operator	17 F	M	Massachusetts			7 00, week	357	97	8	5:30	30			
2839	Operator	18 F	M	Massachusetts			8 00, week	408	1 11	8	5:30	30			
2840	Operator	20 F	M	Massachusetts			8 00, week	408	1 11	8	5:30	30			
2841	Operator	19 F	M	California			9 00, week	420	1 15	8	5:30	30	26		
2842	Finisher	25 F	M	California			9 00, week			8	5:30	30	52	12	
2843	Operator	25 F	M	Pennsylvania			3 50, week			8	5:30	30			
2844	Operator	19 F	M	California			4 00, week	152	31	7:30	5:30	30		26	51
2845	Operator	26 F	M	Mexico	12	12	6 00, week	306	83	7:30	5:30	30			
2846	Operator	26 F	M	California			7 00, week	286	72				78		
2847	Operator	27 F	M	California			5 50, week	224	68	7:30	5:30		61		
2848	Operator	31 F	M	California			6 00, week	300	82	7:30	5:30	30	6		
2849	Operator	19 F	M	Missouri			6 00, week			7:30	5:30				
2850	Operator	19 F	M	California			6 00, week			7:30	5:30	30	12		12
2851	Operator	23 F	M	California	20		6 00, week			7:30	5:30	30		78	
2852	Operator	20 F	M	Mexico		2	6 00, week	202	56	7:30	5:30	30		104	
2853	Operator	35 F	M	Italy	7		4 00, week	200	54	7:30	5:30	30	6		
2854	Operator	22 F	M	California			6 00, week	304	83	7:30	5:30	30			
2855	Operator	32 F	M	Portugal	9		6 00, week	228	62	7:30	5:30	30	78		
2856	Operator	32 F	M	Ireland	27	19	4 50, week	227	62	7:30	5:30	30	3		
2857	Operator	34 F	M	Ireland			4 50, week	510	1 30	7:30	5:30	30			

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work.	Health.		Years Engaged.	Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
			Then	Now				Rent	Board	Board and Lodging		Beneficial Associat'ns	Labor Organizat'ns.	
Shirtmaking—Continued.														
3324	Operator	14	good	good	6 y	6						yes	no	\$10 00
3325	Operator	14	good	good	4 m	4 m						yes		7 00
3326	Operator	17	good	good	3	4 m								
3327	Operator	18	good	good	6	6								
3328	Operator	16	good	good	3	3								
3329	Operator	14	good	good	30 m	30 m								
3330	Operator	12	good	good	3	3								
3331	Operator	19	good	good	6	6								
3332	Finisher	18	good	good	11	11								
3333	Finisher	16	good	fair	12	9								
3334	Finisher	13	good	fair	18 m	18 m								
3335	Finisher	19	good	good	3 m	3 m								
3336	Finisher	30	good	good	3	3								
3337	Operator	18	good	fair	2	2 m								
3338	Operator	15	good	good	2	1			\$12 m					
3339	Operator	16	good	good	2	2								
3340	Operator	16	good	good	4	4								
3341	Operator	17	good	good	2	2								
3342	Finisher	19	good	good	6	6						no	no	7 00
3343	Operator	18	good	fair	1	1	1	\$3 00	\$2 00		1	yes	no	
3344	Operator	17	good	good	2	3 w						no	no	
3345	Operator	16	good	good	10	2						yes	no	
3346	Operator	16	good	poor	9	4 m		8 00	3 50			yes	no	7 00
3347	Operator	17	fair	poor	5	1						yes	no	5 00
3348	Operator	15	good	fair	7	1				17 00		yes	no	
3349	Operator	16	good	good	3	9 m						no	no	
3350	Operator	17	good	good	4	1 m						no	no	
3351	Operator	12	good	good	18 m	1				4 00		no	no	
3352	Operator	28	good	good	2	2 m	rent	5	11 00		1	no	no	
3353	Finisher	17	good	good	18 m	18 m						no	no	
3354	Finisher	23	good	good	9	6	rent	3	10 00			yes	no	2 50
3355	Finisher	28	good	good	3	3	rent	1	5 00	2 50	1	no	no	
3356	Forewoman	18	good	poor	6	5				20 m		no	no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Number Days Lost.		
					U. S.	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....	Sick .....	No Work....	Other Cause.
<i>Laundry Workers.*</i>														
2857	Ironer	20	F	California	4	4	\$20 00, mo	\$200	\$0 54	7	6	52		
2858	Ironer	23	F	Ireland	9	9	20 00, mo			7	6	30	104	
2859	Ironer	27	F	England	8	8	20 00, mo	180	49	7	6	30	78	
2860	Ironer	25	F	Sweden	8	8	20 00, mo			7	6	30	153	
2861	Ironer	18	F	Germany	7	7	20 00, mo	240	65	7	6	30		
2862	Ironer	30	F	California			20 00, mo	220	60	7	6	30		
2863	Ironer	24	F	Missouri	23	23	20 00, mo	220	60	7	6	30	26	
2864	Ironer	17	F	California			17 50, mo	175	47	7	6	30	52	
2865	Ironer	26	F	Sandwich Islands	7	7	17 50, mo	209	57	7	6	30		
2866	Ironer	17	F	California			17 50, mo	210	57	7	6	30		
2867	Ironer	23	F	England	2	2	20 00, mo	240	65	7	6	30		
2868	Ironer	19	F	California			17 50, mo	197	54	7	6	30	18	
2869	Ironer	16	F	California			17 50, mo	203	55	7	6	30	10	
2870	Ironer	15	F	California			15 00, mo			7	6	30	1	
2871	Ironer	18	F	California			22 50, mo	267	73	7	6	30	3	
2872	Ironer	23	F	Sweden	4	4	15 00, mo			7	6	30		
2873	Ironer	23	F	Finland	5	5	17 50, mo	206	56	7	6	30	6	
2874	Ironer	23	F	California			22 50, mo	270	74	7	6	30	12	12
2875	Ironer	17	F	Missouri	10	10	15 00, mo			7	6	30		
2876	Ironer	30	F	Sweden	3	3	15 00, mo			7	6	30		
2877	Ironer	17	F	California			17 50, mo	210	57	7	6	30		
2878	Ironer	16	F	California			15 00, mo	180	49	7	6	30	7	
2879	Ironer	28	F	Ireland	10	3	25 00, mo	300	82	7	6	30		
2880	Ironer	28	F	Finland	18m	18m	20 00, mo	228	62	7	6	30	12	
2881	Ironer	21	F	California			20 00, mo	234	64	7	6	30		
2882	Mangler	18	F	California			10 00, mo						26	
2883	Angler	18	F	California			10 00, mo			7	6	30		
2884	Angler	14	F	California			7 50, mo			7	6	30		
2885	Angler	18	F	California			7 50, mo	259	71	7	6	30	14	
2886	Angler	16	F	Ireland	7m	7m	10 00, mo			7	6	30		
2887	et.	19	F	Canada	3	3	12 50, mo			7	6	30	78	52

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging ..		Beneficial Associat'ns	Labor Organizat'ns.	
2857	Laundry Workers*—Continued.	15	good	good	18 m	18 m						3	no	no	
2858	Ironer.....	14	good	poor	9 m	9 m						7	no	no	
2859	Ironer.....	17	good	poor	9	9						4	no	no	
2860	Ironer.....	18	good	poor	9 m	9 m						5	no	no	
2861	Ironer.....	15	good	good	3	3						5	yes	no	
2862	Ironer.....	18	good	good	30 m	30 m						5	no	no	
2863	Ironer.....	17	good	good	2	2						5	no	no	
2864	Ironer.....	15	good	good	15 m	15 m						6	no	no	
2865	Ironer.....	18	good	good	18 m	18 m						1	no	no	
2866	Ironer.....	15	good	good	2	2						1	no	no	
2867	Ironer.....	21	good	good	1	1						4	no	no	
2868	Ironer.....	18	good	good	15 m	15 m						1	no	no	
2869	Ironer.....	14	poor	good	9 m	9 m						1	no	no	
2870	Ironer.....	12	good	good	3	3						2	no	no	
2871	Ironer.....	12	good	good	2 m	2 m						1	no	no	
2872	Ironer.....	13	good	good	5 m	5 m						1	no	no	
2873	Ironer.....	17	good	good	6 m	6 m						1	yes	no	Support.
2874	Ironer.....	17	good	poor	7 m	7 m						1	no	no	
2875	Ironer.....	18	good	good	2	2						1	no	no	
2876	Ironer.....	15	good	good	1	1						1	no	no	
2877	Ironer.....	15	good	good	3	3						1	no	no	
2878	Ironer.....	20	good	good	1	1						1	no	no	
2879	Ironer.....	27	good	good	1	1						1	no	no	
2880	Ironer.....	16	good	good	5	5						1	no	no	
2881	Ironer.....	17	good	good	4 m	4 m						1	no	no	
2882	Mangler.....	17	good	good	4 m	4 m						1	no	no	
2883	Mangler.....	14	good	good	4 w	4 w						1	no	no	
2884	Mangler.....	14	good	good	3	3						1	no	no	
2885	Mangler.....	16	good	good	3 m	3 m						1	no	no	
2886	Mangler.....	18	good	good	7 m	7 m						1	no	no	
2887	Mangler.....	18	good	good	7 m	7 m						1	no	no	

board and lodging are given in addition to the wages.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....		Sick .....	No Work....	Other Cause.		
Laundry Workers—Continued.																		
2888	Mangler	17	F	x	California			\$12 50, mo					30					
2889	Mangler	16	F	x	California			7 50, mo	\$240	\$0 65	6	6	30					
2890	Mangler	19	F	x	California			20 00, mo	300	82	7	7	30					
2891	Mangler	21	F	x	California			25 00, mo			6	6	30					
2892	Mangler	14	F	x	England	1	1	7 50, mo			7	7	30					
2893	Mangler	15	F	x	California			12 50, mo	150	41	7	7	30					
2894	Mangler	16	F	x	California			10 00, mo			7	7	30		153			
2895	Starcher	20	F	x	Ireland	10	7	20 00, mo	240	65	7	7	30					
2896	Starcher	22	F	x	Ohio	20	20	20 00, mo	240	65	7	7	30					
2897	Starcher	22	F	x	Ireland	3	3	20 00, mo	240	65	7	7	30					
2898	Starcher	20	F	x	Ireland	3	3	20 00, mo	235	64	7	7	30			6		
2899	Starcher	18	F	x	New York	16	16	20 00, mo	230	63	7	7	30			12		
2900	Starcher	26	F	x	California			10 00, mo	122	33	7	7	30					
2901	Starcher	17	F	x	California			10 00, mo			7	7	30					
2902	Shirt folder	31	F	x	Ireland	19	19	30 00, mo	360	99	7	7	30					
2903	Shirt folder	35	F	x	New York			20 00, mo	200	54	7	7	30			52		
2904	Shirt folder	30	F	x	California			20 00, mo	240	65	7	7	30					
2905	Shirt folder	19	F	x	Australia	16	16	15 00, mo	120	33	7	7	30			104		
2906	Folder, all kinds	18	F	x	California			10 00, mo			6	6	30					
2907	Folder	19	F	x	Maryland			10 00, mo	114	31	7	7	30					
2908	Folder	19	F	x	Scotland	8	8	12 50, mo			7	7	30					
2909	Folder	15	F	x	California			10 00, mo			7	7	30					
2910	Sewer and mender	23	F	x	Ireland			25 00, mo	275	75	7	7	30			26		
2911	Sewer and mender	18	F	x	California			20 00, mo	240	65	7	7	30					
2912	Sewer and mender	23	F	x	Massachusetts	14	14	20 00, mo			7	7	30					
2913	Sewer and mender	24	F	x	Ireland	8	7	20 00, mo	240	65	7	7	30					
2914	Sewer and mender	22	F	x	Ireland	6	6	20 00, mo	240	65	7	7	30					
2915	Sewer and mender	25	F	x	California			27 50, mo	302	82	7	7	30					
2916	Sewer and mender	16	F	x	California			10 00, mo			7	7	30			12		
2917	Sewer and mender	15	F	x	Ireland	15	15	10 00, mo			7	7	30			26		
2918	Sewer and mender	16	F	x	California	10	10	10 00, mo			7	7	30			104		
2919	Sewer and mender	15	F	x	California	12	12	12 50, mo			7	7	30					
2920	Sewer and mender	18	F	x	Switzerland	10	10	10 00, mo			7	7	30					

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefita.
			Then.....	Now .....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns.	Labor Organizat'ns.	
Laundry Workers—Continued.															
2888	Mangler.....	15	good	good	4 m	4 m							no	no	
2889	Mangler.....	14	good	good	7 w	7 w							no	no	
2890	Mangler.....	15	good	good	4	4							no	no	
2891	Mangler.....	14	good	good	6	6						4	yes	no	\$7 00
2892	Mangler.....	14	good	good	2 m	2 m							no	no	
2893	Mangler.....	13	good	good	18 m	18 m							no	no	
2894	Mangler.....	14	good	good	2	2						2	no	no	
2895	Starcher.....	15	good	good	1	1							no	no	
2896	Starcher.....	15	good	good	30 m	30 m							yes	no	7 50
2897	Starcher.....	19	good	good	17 m	17 m						1	no	no	
2898	Starcher.....	17	good	good	18 m	18 m						2	no	no	
2899	Starcher.....	14	good	good	2	2						5	no	no	
2900	Starcher.....	16	good	good	3 w	3 w						1	no	no	
2901	Starcher.....	15	good	good	5 m	5 m						1	no	no	
2902	Shirt folder.....	12	good	good	19	19							no	no	
2903	Shirt folder.....	13	good	good	8	8							yes	no	7 00
2904	Shirt folder.....	16	fair	good	3	3							no	no	
2905	Shirt folder.....	15	good	good	30 m	30 m						4	no	no	
2906	Folder, all kinds.....	16	good	good	3 w	3 w							no	no	
2907	Folder.....	18	good	good	4 w	4 w							no	no	
2908	Folder.....	19	good	good	4 m	4 m							no	no	
2909	Folder.....	14	good	good	7 m	7 m						1	no	no	
2910	Sewer and mender.....	19	good	good	4	4							no	no	
2911	Sewer and mender.....	16	good	good	18 m	18 m						3	no	no	
2912	Sewer and mender.....	14	good	good	9 m	9 m							yes	no	7 00
2913	Sewer and mender.....	14	good	good	4	2						1	no	no	
2914	Sewer and mender.....	16	good	good	3	3						6	no	no	
2915	Fluter.....	13	good	good	9	9						1	yes	no	7 00
2916	Fluter.....	15	good	good	5 m	5 m							no	no	
2917	General helper.....	15	good	good	6 m	6 m							no	no	
2918	General helper.....	15	good	good	5 m	5 m							no	no	
2919	General helper.....	14	good	good	6 m	6 m						1	no	no	
2920	General helper.....	15	good	good	3 m	30 m						1	no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.		Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.			Sick.	No Work.	Other Cause.
<i>Laundry Workers—Continued.</i>																	
2888	Mangler.	17	F	S	California.			\$12 50, mo					30				
2889	Mangler.	16	F	S	California.			7 50, mo				6	30				
2890	Mangler.	19	F	S	California.			20 00, mo	\$240	\$0 65		6	30				
2891	Mangler.	21	F	S	California.			25 00, mo	300	82		6	30				
2892	Mangler.	14	F	S	England.	1	1	7 50, mo				6	30				
2893	Mangler.	15	F	S	California.			12 50, mo	150	41		6	30				
2894	Mangler.	16	F	S	California.			10 00, mo				6	30	153			
2895	Starcher.	20	F	S	Ireland.	10	7	20 00, mo	240	65		6	30				
2896	Starcher.	22	F	S	Ohio.	20	20	20 00, mo	240	65		6	30				
2897	Starcher.	22	F	S	Ireland.	3	3	20 00, mo	240	65		6	30				
2898	Starcher.	20	F	S	Ireland.	3	3	20 00, mo	235	64		6	30	6			
2899	Starcher.	18	F	S	New York.	16	16	20 00, mo	230	63		6	30	12			
2900	Starcher.	26	F	S	California.			10 00, mo	122	33		6	30				
2901	Starcher.	17	F	S	California.			10 00, mo				6	30				
2902	Shirt folder.	31	F	S	Ireland.	19	19	30 00, mo	360	99		6	30				
2903	Shirt folder.	35	F	S	New York.			20 00, mo	200	54		6	30	52			
2904	Shirt folder.	30	F	S	California.			20 00, mo	240	65		6	30				
2905	Shirt folder.	19	F	S	Australia.	16	16	15 00, mo	120	33		6	30	104			
2906	Folder, all kinds.	18	F	S	California.			10 00, mo				6	30				
2907	Folder.	19	F	S	Maryland.			10 00, mo	114	31		6	30				
2908	Folder.	15	F	S	Scotland.	8	8	12 50, mo				6	30				
2909	Folder.	15	F	S	California.			25 00, mo				6	30				
2910	Sewer and mender.	23	F	S	Ireland.			20 00, mo	275	75		6	30	26			
2911	Sewer and mender.	18	F	S	California.			20 00, mo	240	65		6	30				
2912	Sewer and mender.	23	F	S	Massachusetts.	14	14	20 00, mo				6	30				
2913	Sewer and mender.	24	F	S	Ireland.	8	8	20 00, mo	240	65		6	30				
2914	Sewer and mender.	22	F	S	Ireland.	6	6	20 00, mo	240	65		6	30				
2915	Sewer and mender.	25	F	S	California.			27 50, mo	302	82		6	30				
2916	Butter.	16	F	S	California.	15	15	10 00, mo				6	30	12	26	26	
2917	Butter.	15	F	S	Ireland.	10	10	10 00, mo				6	30				
2918	Butter.	16	F	S	California.	10	10	10 00, mo				6	30				
2919	Butter.	19	F	S	California.			12 50, mo				6	30				
2920	Butter.	18	F	S	Switzerland.			10 00, mo				6	30				

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefia.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging .....		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Laundry Workers—Continued.</i>															
3388	Mangler.....	15	good	good	4 m	4 m							no	no	
3389	Mangler.....	14	good	good	7 w	7 w							no	no	
3390	Mangler.....	15	good	good	4	4							no	no	
3391	Mangler.....	14	good	good	6	6							yes	no	\$7 00
3392	Mangler.....	14	good	good	2 m	2 m					4		no	no	
3393	Mangler.....	13	good	good	18 m	18 m							no	no	
3394	Mangler.....	14	good	good	2	2					2		no	no	
3395	Mangler.....	15	good	good	1	1							no	no	
3396	Starcher.....	15	good	good	30 m	30 m							yes	no	7 50
3397	Starcher.....	19	good	good	17 m	17 m					1		no	no	
3398	Starcher.....	17	good	good	18 m	18 m					2		no	no	
3399	Starcher.....	14	good	good	2	2					5		no	no	
3400	Starcher.....	16	good	good	3 w	3 w					1		no	no	
3401	Starcher.....	15	good	good	5 m	5 m					1		no	no	
3402	Shirt folder.....	12	good	good	19	19							no	no	7 00
3403	Shirt folder.....	13	good	good	8	8							yes	no	
3404	Shirt folder.....	16	fair	good	3	3							no	no	
3405	Shirt folder.....	15	good	good	30 m	30 m					4		no	no	
3406	Folder, all kinds.....	18	good	good	3 w	3 w							no	no	
3407	Folder.....	16	good	good	4 w	4 w							no	no	
3408	Folder.....	19	good	good	4 m	4 m							no	no	
3409	Folder.....	14	good	good	7 m	7 m					1		no	no	
3410	Sewer and mender.....	19	good	good	4	4							no	no	
3411	Sewer and mender.....	16	good	good	18 m	18 m					3		no	no	
3412	Sewer and mender.....	14	good	good	9 m	9 m							yes	no	7 00
3413	Sewer and mender.....	14	good	good	4	2					1		no	no	
3414	Sewer and mender.....	16	good	good	3	3					6		no	no	
3415	Fluter.....	13	good	good	9	9					1		yes	no	7 00
3416	Fluter.....	15	good	good	5 m	5 m							no	no	
3417	General helper.....	15	good	good	6 m	6 m							no	no	
3418	General helper.....	15	good	good	5 m	5 m							no	no	
3419	General helper.....	14	good	good	6 m	6 m					1		no	no	
3420	General helper.....	15	good	good	3 m	30 m					1		no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Laundry Workers—Continued.																	
2021	General helper.	20	F		Sweden	6m	6m	\$10 00, mo				6	30		78	130	
2022	General helper.	21	F		Ireland	2	2	10 00, mo	\$80	\$0 24		6	30			78	
2023	General helper.	17	F		California			20 00, mo	240	65		6	30				
2024	Dampening machinist.	20	F		Wisconsin			20 00, mo				7	30			52	
2025	Waitress	20	F		Massachusetts			20 00, mo				7	30				
2026	Waitress	21	F		Wisconsin			20 00, mo				7	30				52
2027	General houseworker	25	F		Ireland	2	2	20 00, mo	240	65		6	30				
2028	Forewoman	17	F		California			10 00, mo				6	30		153		
2029	Machine ironer.	21	F		California	18	18	25-00, mo	225	61		7	6	30	78		
2030	Machine ironer.	23	F		Massachusetts	10	10	12 50, mo				7	6	30			
2031	Machine ironer.	16	F		Sweden	4	4	30 00, mo	384	1 05		7	6	30			
2032	Machine ironer.	24	F		Sweden	7	6	30 00, mo	384	1 05		7	6	30			
2033	Machine ironer.	32	F		Ireland	7	7		252	69		7	6	30	26		
2034	Machine ironer.	26	F		Sweden	11	5	30 00, mo	351	96		7	6	30	18		
2035	Machine ironer.	31	F	M	California			30 00, mo	369	1 01		7	6	30	12		
2036	Machine ironer.	22	F		California			15 00, mo				7	6	30			
2037	Machine ironer.	24	F		Sweden	8	5	30 00, mo	384	1 04		7	6	30			
2038	Machine ironer.	29	F		Sweden	4	4	30 00, mo	444	1 21		7	6	30			
2039	Machine ironer.	21	F		France	3	3	30 00, mo	384	1 04		7	6	30			
2040	Machine ironer.	22	F		France	3	3	30 00, mo				7	6	30			
2041	Machine ironer.	24	F		Sweden	4m	4m	20 00, mo	240	65		7	6	30			
2042	Machine ironer.	22	F		California	7m	7m	20 00, mo	130	63		7	6	30	12		
2043	Machine ironer.	23	F		Ireland	7m	7m	15 00, mo				7	6	30			
2044	Machine ironer.	20	F		Sweden	4	4	20 00, mo	402	1 10		7	6	30	12		
2045	Machine ironer.	23	F		New Hampshire	4	2	20 00, mo				7	6	30	26		
2046	Machine ironer.	20	F		Sweden	2	2		450	1 23		7	6	30			
2047	Machine ironer.	35	F	M	Canada	34	2		210	57		7	6	30		153	
2048	Machine ironer.	20	F		Sweden	18m	18m	15 00, mo				7	6	30			
2049	Machine ironer.	20	F		Switzerland	7	7	22 50, mo				7	6	30			
2050	Machine ironer.	22	F		Sweden	2	2	17 00, mo	257	70		7	6	30	12		
2051	Machine ironer.	22	F		Sweden	2	2	20 00, mo				7	6	30			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.	
Laundry Workers—Continued.															
2921	General helper.....	14	good	good	2 w	2 m						2	no	no	
2922	General helper.....	14	good	good	2 m	14 m							no	no	
2923	General helper.....	14	good	good	14 m	5							no	no	
2924	Dampening machinist.....	15	good	good	6 m	3						1	no	no	
2925	Waitress.....	7	good	good	3	3 m							no	no	
2926	Waitress.....	10	good	good	11	4 m						1	no	no	
2927	General houseworker.....	18	good	good	5	2 m							no	no	
2928	Forewoman.....	15	good	good	21 m	21 m							no	no	
2929	Machine ironer.....	15	good	fair	4 m	4 m						1	no	no	
2930	Machine ironer.....	18	good	fair	2	2						5	no	no	
2931	Machine ironer.....	15	good	good	6 m	6 m							no	no	
2932	Machine ironer.....	20	good	good	3	3							no	no	
2933	Machine ironer.....	28	good	good	6	6							no	no	
2934	Machine ironer.....	7	good	fair	6	6							no	no	
2935	Machine ironer.....	23	good	good	2	2						2	no	no	
2936	Machine ironer.....	18	good	good	5	5						1	no	no	
2937	Machine ironer.....	20	good	good	8 m	8 m							no	no	
2938	Machine ironer.....	20	good	good	5	5							no	no	
2939	Machine ironer.....	16	good	good	3	3							no	no	
2940	Machine ironer.....	19	good	good	2	2							no	no	
2941	Machine ironer.....	21	good	good	18 m	18 m						4	no	no	
2942	Machine ironer.....	15	good	good	3 m	3 m							no	no	
2943	Machine ironer.....	19	good	good	4	4						1	no	no	
2944	Machine ironer.....	16	good	good	3 m	3 m							no	no	
2945	Machine ironer.....	12	good	good	4	4							yes	no	\$2 00
2946	Machine ironer.....	12	good	good	6 m	6 m							no	no	
2947	Machine ironer.....	15	good	good	2	2							no	no	
2948	Machine ironer.....	34	poor	poor	1	1	rent	4	\$16 00			3	no	no	
2949	Machine ironer.....	13	good	good	2 m	2 m							no	no	
2950	Machine ironer.....	18	good	good	5	5						2	no	no	
2951	Machine ironer.....	20	good	good	2	4 m							no	no	
2952	Machine ironer.....	21	good	good	18 m	18 m						4	no	no	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Dry Goods Employes.															
2853	Saleswoman	20 F	X	Illinois			\$8 00, week	\$416	\$1 14	8	6	60			
2854	Saleswoman	33 F	X	Nevada	8		15 00, week			8	6	60			
2855	Saleswoman	17 F	X	Louisiana	7		5 00, week	290	71	8	6	60			
2856	Saleswoman	17 F	X	England	3m		5 00, week			8	6	30	2		
2857	Saleswoman	26 F	X	England	25	13	100 00, mo	1,200	3 28	8	6	30			
2858	Saleswoman	19 F	X	California			12 50, week	650	1 80	8	6	60			
2859	Saleswoman	23 F	X	California			13 00, week	780	2 13	8	6	60			
2860	Saleswoman	27 F	X	California			10 00, week	520	1 42	8	6	60			
2861	Saleswoman	21 F	X	California			12 50, week	650	1 79	8	6	60			
2862	Saleswoman	24 F	X	California			15 00, week	780	2 13	8	6	60			
2863	Saleswoman	21 F	X	California			50 00, mo	600	1 64	8	6	30			
2864	Saleswoman	20 F	X	California			50 00, mo	600	1 64	8	6	30			
2865	Saleswoman	25 F	X	Ireland	10	10	75 00, mo	900	2 46	8	6	30			
2866	Bookkeeper	27 F	X	Massachusetts	17	17	12 00, week			8	6	60			
2867	Cashier	19 F	X	California			50 00, mo	600	1 64	10	9:30	60			
2868	Cashier	20 F	X	Illinois			65 00, mo	780	2 13	7	7:30	60			
2869	Saleswoman	20 F	X	United States						8	6	45			
2870	Saleswoman	20 F	X	United States						8	6	45			
2871	Saleswoman	19 F	X	California			14 00, week	728	1 90	8	6	45			
2872	Saleswoman	23 F	X	New York			8 00, week			8	9	45			
2873	Saleswoman	22 F	X	California			8 00, week			8:15	6	45			
2874	Saleswoman	19 F	X	California			5 50, week			8:15	6	40			
2875	Saleswoman	19 F	X	United States			4 50, week			8:15	9	45			
2876	Saleswoman	20 F	X	United States			6 00, week			8:15	9	45			
2877	Saleswoman	18 F	X	United States			12 70, week			8	6	30			
2878	Saleswoman	20 F	X	United States											
Notions and Fancy Goods.															
2879	Wager book department	30 M	M	United States	18		75 00, mo	900	2 46	7:30	8	45			
2880	Wager	27 M	M	California			100 00, mo	1,200	3 30	7:30	6	60			
2881	Wager	31 M	M	New York	22	22	100 00, mo	1200	3 30	7:30	6	60			
2882	Wager	29 M	M	United States			80 00, mo	900	2 03	7:30	8	45			
2883	Wager	22 M	M	California			75 00, mo	900	2 46	8	6	45			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Dry Goods Employes—Cont.</i>															
2353	Saleswoman	18	good	good	2	2						no	no		
2354	Saleswoman	16	fine	fine	6	6						no	no		
2355	Saleswoman	16	good	good	1	2 m						no	no		
2356	Saleswoman	16	good	good	2 m	6						no	no		
2357	Saleswoman	16	good	good	10	6						no	no		
2358	Saleswoman	16	good	good	3	3						no	no		
2359	Saleswoman	17	good	good	6	6						no	no		
2360	Saleswoman	18	better	good	5	4						no	no		
2361	Saleswoman	16	good	good	5	5						no	no		
2362	Saleswoman	16	good	good	8	8						no	no		
2363	Saleswoman	18	good	good	4	1						no	no		
2364	Saleswoman	15	good	good	4	4						no	no		
2365	Saleswoman	15	good	good	9	9						no	no		
2366	Bookkeeper	17	good	good	10	10					1	no	no		
2367	Cashier	17	good	good	7 m	7 m					1	no	no		
2368	Cashier	22	poor	good	6	4						no	no		
2369	Saleswoman		good	fair	2	2						no	no		
2370	Saleswoman	16	good	fair	3	2						no	no		\$6 00
2371	Saleswoman	15	good	good	5	4						yes	no		6 00
2372	Saleswoman	16	good	good	2	2						yes	no		
2373	Saleswoman		good	good	30 m	21 m						no	no		
2374	Saleswoman		good	good	1	1						no	no		
2375	Saleswoman	19	good	good	6 m	6 m						yes	no		7 00
2376	Saleswoman		good	good	3 m	3 m						no	no		
2377	Saleswoman	14	fair	fair		10 m						no	no		
2378	Saleswoman											no	no		
<i>Notions and Fancy Goods—Cont.</i>															
2379	Manager book department	12	good	good	4	20 m	rent	3	\$15 00		1	no	no		
2380	Manager	14	good	good	13	13		1	8 00	\$24 00		no	no		
2381	Manager	12	good	good	14	14					3	no	no		
2382	Manager	18	good	good	6	6						yes	no		10 00
2383	Manager	13	good	good	5	5						no	no		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age	Sex	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Number Days Lost.			
						U. S.	California ..		Year .....	Daily Average .....	From A. M. ...	To P. M. ....	Sick .....	No Work .....	Other Cause.	
<i>Notions and Fancy Goods—Cont.</i>																
2984	Clerk .....	20	M	S	Mexico	14	14	\$7 00, week	\$500	\$1 37	7:30	6		60		
2985	Clerk, stock .....			S	Ireland	5	5	10 00, week			7:30	6				
2986	Clerk, carriages .....	24		S	United States			50 00, mo			8	8				
2987	Clerk, jewelry .....			S	Denmark	7	4				8	8				
2988	Clerk, jewelry .....			S	Denmark						8	8				
2989	Clerk .....	40	M	S	United States	19		120 00, mo			8	8				
2990	Clerk, assorter .....	18	M	S	California			6 00, week	312	85	7:30	6				
2991	Clerk, stock .....	20	M	S	California			12 00, week	540	1 48	7:30	6				
2992	Clerk, notions .....	18	M	S	New York			80 00, mo	960	2 63	8	8				
2993	Clerk, stock .....	26	M	S	United States			9 00, week	414	1 13	7:30	6		30		
2994	Clerk, stock .....	32	M	S	United States	30		12 00, week	612	1 67	7:30	6				
2995	Clerk, toys .....	23	M	S	United States			50 00, mo	350	96	7:30	8		130		
2996	Salesman, games .....	21	M	S	United States			55 00, mo			8	8				
2997	Salesman .....	25	M	S	England			50 00, mo	430	1 17	7:30	8		80		
2998	Salesman .....	27	M	S	Scotland			50 00, mo			7:30	8				
2999	Salesman .....	22	M	S	United States	20		55 00, mo	660	1 80	7:30	8				
3000	Salesman .....	42	M	S	United States	18		70 00, mo	840	2 30	8	8				
3001	Salesman .....	26	M	S	United States			55 00, mo	660	1 64	7:30	8				
3002	Cash boy .....	15	M		United States			3 00, week			7:30	8				
3003	Cash boy .....	13	M		United States			3 00, week			8	8				
3004	Floorwalker .....	34	M	M	United States			120 00, mo	1,440	3 94	8	8				
3005	Cash boy .....			S	United States			3 00, week			7:30	8				
3006	Cash boy .....	13			United States			3 00, week			7:30	8				
3007	Cash boy .....	13			California			3 00, week			7:30	8				
3008	Cash boy .....				California			3 00, week			7:30	8				
3009	Cash boy .....	13			Germany	9	9	3 50, week			7:30	8				
3010	Cash boy .....	14			Germany			45 00, mo	540	1 48	7:30	8				
3011	Bookkeeper .....	21	M		United States	4		140 00, mo	1,680	4 60	7:30	6				
3012	Bookkeeper .....	39			United States	25	17	105 00, mo	1,260	3 45	7:30	6				
3013	Man, toys .....	44	M	M	Germany						7:30	6				
3014	Man, toys .....	20	M	M	United States	13	7	3 00, day			7:30	6				
3015	Man, toys .....	33	M	F	Germany	10	20	35 00, mo			7:30	6				
3016	Man, toys .....	28			Canada	20	20	35 00, mo			8:30	8				

**RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.**

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Notions and Fancy Goods—Cont.															
3864	Clerk.	12	good	good	4 m	18 m	rent	8	\$37 50				no	no	
3865	Clerk, stock	13	good	good	3	3	rent	1	6 00				no	no	
3866	Clerk, carriages.	14			17 m	17 m	rent	2	7 50	\$25 50			yes	no	\$6 50
3867	Clerk, jewelry	15	good	good	3 m	3 m							no	no	8 00
3868	Clerk, jewelry	15	good	good	3	3			11 00	25 00		1	yes	no	8 00
3869	Clerk.	21	good	good	9	9	rent	5	18 00				yes	no	
3870	Clerk, assorter	16	good	good	16 m	16 m							no	no	10 00
3871	Clerk, stock	14	good	good	5	5							yes	no	
3872	Clerk, notions	15	good	good	8	8	own	5		6 50		4	yes	no	
3873	Clerk, stock	18	good	good	9 m	9 m							no	no	
3874	Clerk, stock	15	good	good	5	5			3 00	5 00			no	no	
3875	Clerk, toys	18	fair	good	8 m	8 m				27 50			no	no	
3876	Salesman, games	16	good	good	21 m	21 m	rent	5	15 00			8	yes	no	7 00
3877	Salesman	16	good	good	1	6 w		1	10 00	25 00			no	no	
3878	Salesman	12	good	fair	8 m	8 m		1					yes	no	7 50
3879	Salesman				10	10						2	yes	no	
3880	Salesman	22	good	good	5	5	rent						no	no	7 00
3881	Salesman	12	good	good	1	1							yes	no	
3882	Cash boy	14	good	good	2 m	2 m									
3883	Cash boy	13	good	good	3 m	3 m									
3884	Floorwalker	16	good	good	12	12	rent	6	20 00			3	no	no	
3885	Cash boy	10	good	good	10 m	10 m									
3886	Cash boy	12	good	good	11 m	11 m									
3887	Cash boy	13	good	good	3 m	3 m									
3888	Cash boy	12	good	good											
3889	Cash boy														
3890	Cash boy	16	good	good											
3891	Bookkeeper	14	good	good	2	14 m		1	6 00				no	no	
3892	Bookkeeper	15	good	better	20	4	rent	7	30 00				no	no	
3893	Foreman, toys	20	good	fair	17	17	own	6				6	yes	no	
3894	Packer	11	fair	fair	9	9							yes	no	
3895	Foreman, toys	17	good	good	10	6	rent	4	16 00			2	yes	no	10 00
3896	Foreman, toys		good	good	6 m	6 m	rent	6					yes	no	
3897	Foreman, toys		good	good									yes	no	
3898	Foreman, toys		good	good									yes	no	
3899	Foreman, toys		good	good									yes	no	
3900	Foreman, toys		good	good									yes	no	
3901	Foreman, toys		good	good									yes	no	
3902	Foreman, toys		good	good									yes	no	
3903	Foreman, toys		good	good									yes	no	
3904	Foreman, toys		good	good									yes	no	
3905	Foreman, toys		good	good									yes	no	
3906	Foreman, toys		good	good									yes	no	
3907	Foreman, toys		good	good									yes	no	
3908	Foreman, toys		good	good									yes	no	
3909	Foreman, toys		good	good									yes	no	
3910	Foreman, toys		good	good									yes	no	
3911	Foreman, toys		good	good									yes	no	
3912	Foreman, toys		good	good									yes	no	
3913	Foreman, toys		good	good									yes	no	
3914	Foreman, toys		good	good									yes	no	
3915	Foreman, toys		good	good									yes	no	
3916	Foreman, toys		good	good									yes	no	
3917	Foreman, toys		good	good									yes	no	
3918	Foreman, toys		good	good									yes	no	
3919	Foreman, toys		good	good									yes	no	
3920	Foreman, toys		good	good									yes	no	
3921	Foreman, toys		good	good									yes	no	
3922	Foreman, toys		good	good									yes	no	
3923	Foreman, toys		good	good									yes	no	
3924	Foreman, toys		good	good									yes	no	
3925	Foreman, toys		good	good									yes	no	
3926	Foreman, toys		good	good									yes	no	
3927	Foreman, toys		good	good									yes	no	
3928	Foreman, toys		good	good									yes	no	
3929	Foreman, toys		good	good									yes	no	
3930	Foreman, toys		good	good									yes	no	
3931	Foreman, toys		good	good									yes	no	
3932	Foreman, toys		good	good									yes	no	
3933	Foreman, toys		good	good									yes	no	
3934	Foreman, toys		good	good									yes	no	
3935	Foreman, toys		good	good									yes	no	
3936	Foreman, toys		good	good									yes	no	
3937	Foreman, toys		good	good									yes	no	
3938	Foreman, toys		good	good									yes	no	
3939	Foreman, toys		good	good									yes	no	
3940	Foreman, toys		good	good									yes	no	
3941	Foreman, toys		good	good									yes	no	
3942	Foreman, toys		good	good									yes	no	
3943	Foreman, toys		good	good									yes	no	
3944	Foreman, toys		good	good									yes	no	
3945	Foreman, toys		good	good									yes	no	
3946	Foreman, toys		good	good									yes	no	
3947	Foreman, toys		good	good									yes	no	
3948	Foreman, toys		good	good									yes	no	
3949	Foreman, toys		good	good									yes	no	
3950	Foreman, toys		good	good									yes	no	
3951	Foreman, toys		good	good									yes	no	
3952	Foreman, toys		good	good									yes	no	
3953	Foreman, toys		good	good									yes	no	
3954	Foreman, toys		good	good									yes	no	
3955	Foreman, toys		good	good									yes	no	
3956	Foreman, toys		good	good									yes	no	
3957	Foreman, toys		good	good									yes	no	
3958	Foreman, toys		good	good									yes	no	
3959	Foreman, toys		good	good									yes	no	
3960	Foreman, toys		good	good									yes	no	
3961	Foreman, toys		good	good									yes	no	
3962	Foreman, toys		good	good									yes	no	
3963	Foreman, toys		good	good									yes	no	
3964	Foreman, toys		good	good									yes	no	
3965	Foreman, toys		good	good									yes	no	
3966	Foreman, toys		good	good									yes	no	
3967	Foreman, toys		good	good									yes	no	
3968	Foreman, toys		good	good									yes	no	
3969	Foreman, toys		good	good									yes	no	
3970	Foreman, toys		good	good									yes	no	
3971	Foreman, toys		good	good									yes	no	
3972	Foreman, toys		good	good									yes	no	
3973	Foreman, toys		good	good									yes	no	
3974	Foreman, toys		good	good									yes	no	
3975	Foreman, toys		good	good									yes	no	
3976	Foreman, toys		good	good									yes	no	
3977	Foreman, toys		good	good									yes	no	
3978	Foreman, toys		good	good									yes	no	
3979	Foreman, toys		good	good									yes	no	
3980	Foreman, toys		good	good									yes	no	
3981	Foreman, toys		good	good									yes	no	
3982	Foreman, toys		good	good									yes	no	
3983	Foreman, toys		good	good									yes	no	
3984	Foreman, toys		good	good									yes	no	
3985	Foreman, toys		good	good									yes	no	
3986	Foreman, toys		good	good									yes	no	
3987	Foreman, toys		good	good									yes	no	
3988	Foreman, toys		good	good									yes	no	
3989	Foreman, toys		good	good									yes	no	
3990	Foreman, toys		good	good									yes	no	
3991	Foreman, toys		good	good									yes	no	
3992	Foreman, toys		good	good									yes	no	
3993	Foreman, toys		good	good									yes	no	
3994	Foreman, toys		good	good									yes	no	
3995	Foreman, toys		good	good									yes	no	
3996	Foreman, toys		good	good									yes	no	
3997	Foreman, toys		good	good									yes	no	
3998	Foreman, toys		good	good									yes	no	
3999	Foreman, toys		good	good									yes	no	
4000	Foreman, toys		good	good											

***Notions and Fancy Goods—Cont.***

Engineer  
Englady, books

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
Notions and Fancy Goods—Cont.															
30017	Saleslady, gloves.	21 F		California.			\$35 00, mo	\$480	\$1 09	8:30	6	45			
30018	Saleslady, dolls	22 F		United States.			40 00, mo			8:30	8	45			
30019	Saleslady, gloves	32 F		New York		8	30 00, mo			8:30	7	45			
30020	Saleslady	21 F		United States			27 50, mo			8:30	8	45			
30021	Saleslady, books	21 F	M	Missouri		13				8:30	8	45			
30022	Saleslady, dolls	25 F		United States.			30 00, mo			8:30	8	45			
30023	Saleslady, notions	16 F		Massachusetts			2 25 00, mo			8	7:45	45			
30024	Saleslady, perfumery	19 F			19	6	25 00, mo			8	7:45	45			
30025	Salesman, jewelry	25 M					50 00, mo			7:30	8	45			
30026	Saleslady, art-room	19 F		New York		6	24 00, mo			8	8	45			
30027	Saleslady, toilet articles	20 F		California.						8	8	45			
30028	Saleslady, jewelry	19 F		California.			6 00, week			8	8	45	12		208
30029	Saleslady, art goods	17 F		California.			4 50, week			8	8	45	12		
30030	Saleslady, fans	24 F		Michigan		4	7 00, week			8	8	45			
30031	Saleslady, fans	20 F		New York			7 00, week			8	8	45			
30032	Saleslady, toys	30 F		New York		11	9 00, week	357	97	8	8	45			
30033	Cashier	32 F	M	California.			8 00, week			8	8	45			
30034	Cashier	23 F	M	California.			8 00, week	392	1 07	8	8	45	12		
30035	Manager, fancy goods	29 M	M	California.			75 00, mo			7:30	8	45			
30036	Stenographer	18 F		United States.			37 50, mo	450	1 23	8:30	6	45			
30037	Typewriter	28 F		California.			12 00, week	612	1 67	8	8	45			
30038	Errand boy	14 M		United States			3 00, week			7:30	8	45			
30039	Bookkeeper	20 F		United States.			35 00, mo	420	1 15	8:30	6	45			
30040	Bookkeeper	20 F		United States.			7 50, week			8	8	45			
30041	Clerk.	25 F		United States.			30 00, mo			8:30	6	45			
30042	Clerk, toys	24 M	M	United States.			90 00, mo	1,080	2 95	8	8	60			
Telegraph Employes.															
30043	Man	30 M	M	Georgia			3 75, day	1,222	3 35	7:30	5:30	60			
30044	Man	21 M	M	California			2 25, day	815	2 23	7:30	5:30	60			
30045	Man	27 M	M	Massachusetts			2 50, day			7:50	5:30	60			
30046	Man	21 M	M	New York			2 50, day	652	1 79	7:30	5:30	60			
30047	Man	43 M	M	Michigan			2 00, day	570	1 56	7:30	5:30	60		5	30

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.	
Notions and Fancy Goods—Cont.															
3017	Saleslady, gloves.....	17	good	good	18 m	7 m							no	no	\$2 50
3018	Saleslady, dolls.....	18	good	good	4	4							yes	no	
3019	Saleslady, gloves.....	16	good	poor	4	5							no	no	
3020	Saleslady.....	18	good	good	4 m	4 m			\$8 00	\$15 m			no	no	
3021	Saleslady, books.....	21	good	good	3 m	3 m							no	no	2 00
3022	Saleslady, dolls.....	23	good	good	2	2							no	no	
3023	Saleslady, notions.....	15	good	good	3 m	2 m							no	no	
3024	Saleslady, perfumery.....	18	good	good	2 w	2 w							no	no	
3025	Salesman, jewelry.....	17	good	good	3 m	3 m							yes	no	2 00
3026	Saleslady, art-room.....	18	good	good	2 m	2 m					\$20 m		no	no	
3027	Saleslady, toilet articles.....	19	good	good	1	1							no	no	
3028	Saleslady, jewelry.....	18	good	good	2 m	2 m							no	no	
3029	Saleslady, art-rooms.....	16	good	good	1	3 m							no	no	10 00
3030	Saleslady, fans.....	20	fair	fair	3	1 w					25 00		no	no	
3031	Saleslady, fans.....	18	good	good	2	2							no	no	
3032	Saleslady, toys.....	18	good	good	2	2							no	no	
3033	Cashier.....	25	good	good	7 m	7 m							no	no	10 00
3034	Cashier.....	22	good	good	1	1					25 00 m		no	no	
3035	Manager, fancy goods.....	17	good	good	5	3 m	rent		17 00				yes	no	
3036	Stenographer.....	16	good	good	18 m	18 m							no	no	
3037	Typewriter.....	18	good	good	3	10 m							no	no	Dr. and Med.
3038	Errand boy.....	13	good	good	6 m	2 m							no	no	
3039	Bookkeeper.....	18	good	good	2	2							no	no	
3040	Bookkeeper.....	15	good	good	8	2 m	rent	6	18 00				yes	no	
3041	Clerk.....	16	good	good	14	14	rent	9	45 00			1	no	no	10 00
3042	Clerk, toys.....	10	good	fair	14	14	rent	9	45 00				yes	no	
Telegraph Employés.															
3043	Lineman.....	12	good	fair	4	9	rent	5	16 00			2	no	no	10 00
3044	Lineman.....	14	good	good	4	4					30 00	1	no	no	
3045	Lineman.....	14	good	good	4	3 m					20 00	1	no	no	
3046	Lineman.....	15	good	good	5	5	rent	3	15 00			4	no	no	
3047	Lineman.....	21	good	fair	10	4	rent	3	15 00			1	yes	no	10 00

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
					U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Telegraph Employees—Cont.															
3048	Lineman.	20	M	Iowa			\$2 00, day	\$652	\$1 78	7:30	5:30	60			
3049	Lineman's helper	20	M	New York			2 00, day	652	1 78	7:30	5:30	60			
3050	Telegraph messenger	15	M	Washington			75, day	211	58	8	8	30		52	
3051	Telegraph messenger	16	M	California			75, day	254	70	7	7	60			
3052	Telegraph messenger	12	M	California			75, day			7	7	60			
3053	Telegraph messenger	16	M	California			75, day	225	62	7	7	30	12	8	
3054	Telegraph messenger	14	M	California						7	7	30	14		
3055	Telegraph messenger	14	M	California			75, day	220	60	6	6	30			
3056	Telegraph messenger	14	M	California			75, day	225	62	11	11	60		75	
3057	Telegraph messenger	15	M	California						8	8	30			4
3058	Telegraph messenger	16	M	California			1 00, day	1,222		7	7	30			4
3059	Lineman.	30	M	Georgia			3 75, day	815	3 35	7:30	5:30	60			
3060	Lineman	21	M	California			2 25, day		2 23	7:30	5:30	60			
3061	Lineman	27	M	Massachusetts			2 50, day	652	1 79	7:30	5:30	60			
3062	Lineman	21	M	New York			2 00, day	570	1 56	7:30	5:30	60	5	36	
3063	Lineman	43	M	Michigan			2 00, day	652	1 78	7:30	5:30	60			
3064	Lineman	20	M	Iowa			2 00, day	652	1 78	7:30	5:30	60			
3065	Lineman's helper	20	M	New York			75, day	211	58	8	8	30		52	
3066	Telegraph messenger	15	M	Washington			75, day	254	70	7	7	60			
3067	Telegraph messenger	10	M	California			75, day			7	7	60			
3068	Telegraph messenger	12	M	California			75, day	225	62	7	7	30		8	
3069	Telegraph messenger	16	M	California			75, day			7	7	30	14		
3070	Telegraph messenger	14	M	California			75, day	220	60	6	6	30			
3071	Telegraph messenger	14	M	California			75, day	225	62	11	11	60		75	
3072	Telegraph messenger	14	M	California			75, day			8	8	30			4
3073	Telegraph messenger	15	M	California			75, day			7	7	30			4
3074	Telegraph messenger	16	M	California			1 00, day					30			
Street Railroads.															
	man.	27	M	Ireland	8	3	15 00, week	782	2 14	*12 h	†	40			52
	woman.	26	M	England	5	5	15 00, week			12 h		40	7		52

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home.	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefita.
		Then.	Now.	Present Employment.	Present Employer.			Rent.	Board.	Board and Lodging.		Beneficial Associat'ns.	Labor Organizat'ns.	
Telegraph Employes—Cont.														
3048	Lineman	10	good	6	3			\$10 00		\$6 00		no	no	
3049	Lineman's helper	14	good	3	3									
3050	Telegraph messenger	11	good	30 m	3 m									
3051	Telegraph messenger	14	good	30 m	30 m									
3052	Telegraph messenger	13	good	4 m	4 m									
3053	Telegraph messenger	11	good	3	3									
3054	Telegraph messenger	12	good	7 m	7 m									
3055	Telegraph messenger	12	good	2	2									
3056	Telegraph messenger	13	good	4	4									
3057	Telegraph messenger	12	good	3	18 m									
3058	Telegraph messenger	15	good	5 d	5 d									
3059	Lineman	12	good	4	9	rent	5	16 00			2	no	no	
3060	Lineman	14	good	4	4					30 00	1	no	no	
3061	Lineman	14	good	4	3 m					20 00	1	no	no	
3062	Lineman	15	good	5	5	rent	3	15 00			4	no	no	
3063	Lineman	21	good	10	4	rent	3	15 00			1	yes	no	\$10 00
3064	Lineman	10	good	6	3					6 00		no	no	Dr. and Med.
3065	Lineman's helper	14	good	3	3			10 00						
3066	Telegraph messenger	11	good	30 m	3 m									
3067	Telegraph messenger	14	good	30 m	30 m									
3068	Telegraph messenger	11	good	4 m	4 m									
3069	Telegraph messenger	13	good	3	3									
3070	Telegraph messenger	12	good	7 m	7 m									
3071	Telegraph messenger	12	good	2	2									
3072	Telegraph messenger	13	good	4	4									
3073	Telegraph messenger	12	good	3	18 m									
3074	Telegraph messenger	15	good	5 d	5 d									
Street Railroads.														
3075	Gripman	19	good	18 m	18 m	rent	1	6 00	\$4 50				no	
3076	Gripman	14	good	4	2 m		3	17 00				yes	no	\$7 50, Dr. & Med.

if meals changeable.

beginning and quitting work varies greatly. The railroad man is paid by the hour, and does not object to a good many of them.



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.	
Street Railroads—Continued.																	
3077	Gripman	40	M	S	Canada	7	7	\$15.00, week			12 h		40	60			52
3078	Gripman	26	M	S	Maryland			15 00, week			12 h		40				52
3079	Gripman	33	M	S	Alabama			15 00, week	\$775	\$2 12	20 m		40	3			52
3080	Gripman	27	M	S	California			2 20, day	451	1 23	11 h		67				35
3081	Gripman	33	M	M	California			1 90, day			8 h		67				
3082	Gripman	24	M	S	Oregon			2 20, day	693	1 90	10 h		67		40	15	
3083	Gripman	26	M	S	California			2 20, day			10 h		67				26
3084	Gripman	27	M	S	Ireland	8	8	2 60, day	678	1 85	11 h		67				52
3085	Gripman	26	M	S	Ireland	8	8	2 60, day	746	2 04	11 h		67	14			12
3086	Gripman	33	M	M	Ireland	16	16	15 00, week	652	1 78	11 h		67				52
3087	Gripman	38	M	S	West Virginia			15 00, week	145	39	11 h		67	208			36
3088	Gripman	29	M	S	Illinois			2 70, day	710	1 94	11 h		67				50
3089	Gripman	24	M	S	Iowa			2 45, day	642	1 75	11 h		67				
3090	Gripman	30	M	S	California			2 20, day	631	1 73	10 h		67				26
3091	Gripman	23	M	S	Canada	5	5	15 00, week			11 h		67				
3092	Gripman	26	M	S	Sweden	8	5	15 00, week			11 h		67				
3093	Gripman	37	M	S	Massachusetts			2 45, day	820	2 24	11 h		67				30
3094	Gripman	28	M	S	North Carolina			2 30, day	648	1 77	10 h		67	5			24
3095	Gripman	32	M	S	California			2 30, day	746	2 04	10 h		67	15			26
3096	Gripman	26	M	S	Sweden	5	3	2 30, day	687	1 88	10 h		67	40			26
3097	Gripman	26	M	S	California			2 45, day	820	2 24	11 h		67				30
3098	Gripman	26	M	S	California			2 45, day	681	1 86	11 h		67	2			26
3099	Gripman	34	M	S	Ireland	9	9	2 45, day	519	1 42	11 h		45	24			36
3100	Gripman	37	M	S	Denmark	10	7	2 30, day	629	1 72	11 h		40	7			20
3101	Gripman	44	M	S	Norway	27	15	2 50, day	652	1 78	11 h		40		78		52
3102	Gripman	31	M	S	California	12	10	15 00, week			11 h		40	12		14	
3103	Gripman	31	M	S	Ireland	10	10	15 00, week			11 h		40				
3104	Gripman	25	M	S	Ireland	10	10	15 00, week			11 h		40				
3105	Gripman	31	M	S	Michigan			1 05, day	498	1 36	11 h		40	10			12
3106	Gripman	40	M	S	England	18	18	2 30, day	688	1 83	11 h		40	56			52
3107	Gripman	24	M	S	Ireland	7	7	2 22, hour			11 h		40				
3108	Gripman	33	M	S	Ireland			1 45, day			11 h		40				26
3109	Gripman	27	M	S	Denmark			14 00, week	600	1 46	11 h		40	10			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Employment.	Present Employer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
Street Railroads—Continued.															
3077	Gripman	16	good	good	2	2	rent	1	\$5 00	\$4 20			yes	no	\$7 00
3078	Gripman	24	good	good	2	2			6 00	7 00			no	no	17 00
3079	Gripman	20	good	good	5	5	rent	6	15 00			2	yes	no	
3080	Gripman	14	good	good	8 m	8 m	rent	3	10 00			1	no	no	
3081	Gripman	14	good	good	5 m	5 m							no	no	
3082	Gripman	21	good	good	7 m	7 m			5 00	4 50			no	no	
3083	Gripman	15	good	good	6 m	6 m			5 00	5 00			no	no	
3084	Gripman	20	good	good	3	3		1	5 00	4 25			yes	no	7 00
3085	Gripman	18	good	good	6	6		1	5 00	4 00			yes	no	10 00
3086	Gripman	15	good	good	6	6	rent	7	25 00	4 00			no	no	
3087	Gripman	16	good	fair	3	3			5 00	5 00			no	no	
3088	Gripman	15	good	good	4	4			6 00	4 50			no	no	
3089	Gripman	12	good	good	3	3							no	no	
3090	Gripman	14	good	good	16 m	16 m			6 00	4 00	\$20 m		yes	no	7 50, Dr. & Med.
3091	Gripman	18	good	good	6 m	6 m			5 00	4 00			no	no	
3092	Gripman	14	good	good	7 m	7 m	rent	2	12 00			1	no	no	
3093	Gripman	16	good	good	4	2			5 00	16 m			yes	no	7 50, Dr. & Med.
3094	Gripman	17	good	good	5	28 m			12 00			2	yes	no	8 00
3095	Gripman	18	good	good	30 m	30 m	rent	3	12 00	4 50			yes	no	7 50, Dr. & Med.
3096	Gripman	15	good	good	30 m	30 m			6 00	4 00			no	no	
3097	Gripman	14	good	good	4	4	rent	3	13 00	4 00			yes	no	7 50, Dr. & Med.
3098	Gripman	14	good	good	4	4			5 00	4 50		2	yes	no	10 00
3099	Gripman	17	good	good	9	4			5 00	4 20			yes	no	9 00, Dr. & Med.
3100	Gripman	8	good	good	7 m	7 m		1	5 00	4 20			no	no	10 00
3101	Gripman	12	good	good	7	7			5 00	4 20			no	no	
3102	Gripman	15	good	good	6	6	rent	5	19 00	4 20		5	yes	no	7 50, Dr. & Med.
3103	Gripman	16	good	fair	2	2 w		1	5 00	4 20			yes	no	7 50, Dr. & Med.
3104	Gripman	19	good	good	10	10		1	5 00	5 00			no	no	
3105	Gripman	17	good	good	15 m	15 m	rent	6	20 00			1	no	no	
3106	Gripman	13	good	good	9	9	rent	4	10 00			3	yes	no	7 00, Dr. & Med.
3107	Gripman	17	good	good	5 m	5 m			4 00	3 50			no	no	
3108	Gripman	14	good	good	14 m	14 m			5 00	4 00			no	no	
3109	Gripman	17	good	good	18 m	18 m		1	5 00	4 20			no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Number Days Lost.		
						U. S.	California		Year	Daily Average	From A. M.	To P. M.	Sick	No Work	Other Cause.
Street Railroads—Continued.															
3110	Gripman	28	M	X	Nova Scotia.	1	1	\$1 65, day	\$516	\$1 41	12 h	12 h	40		
3111	Gripman	21	M	X	United States.	6	7m	2 25, day			12 h	12 h	40		
3112	Gripman	44	M	X	England	6	6	15 00, week	782	2 14	12 h	12 h	2		52
3113	Gripman	29	M	X	California			2 12, day	782	2 14	12 h	12 h	40	18	104
3114	Gripman	26	M	X	California			15 00, week			12 h	12 h	40	153	52
3115	Gripman	40	M	X	Missouri			15 00, week	782	2 14	12 h	12 h	40		52
3116	Gripman	31	M	X	Ireland	12	12	15 00, week			12 h	12 h	40		16
3117	Gripman	33	M	X	Ireland	12	12	15 00, week	732	2 00	12 h	12 h	40		52
3118	Gripman	37	M	X	California			15 00, week			12 h	12 h	40		52
3119	Gripman	40	M	M	Ireland	28	24	15 00, week			12 h	12 h	40	10	
3120	Gripman	27	M	M	Missouri			15 00, week			12 h	12 h	40	130	52
3121	Gripman	38	M	M	United States.			15 00, week			12 h	12 h	40	78	24
3122	Gripman	29	M	X	United States.			2 06, day	747	2 04	12 h	12 h	40	52	52
3123	Gripman	37	M	M	Maine			15 00, week	780	2 13	12 h	12 h	1		52
3124	Gripman	32	M	M	United States.	10	10	15 00, week			12 h	12 h	40	60	3
3125	Cable conductor	23	M	X	Maine			2 05, day			12 h	12 h	7		52
3126	Cable conductor	33	M	X	Switzerland.	14	6	15 00, week	782	2 14	12 h	12 h	40	153	
3127	Cable conductor	39	M	M	Maryland.			15 00, week	391	1 07	12 h	12 h	40		6
3128	Cable conductor	42	M	M	Illinois			2 05, day	629	1 72	11 h	11 h	30 m	3	
3129	Cable conductor	37	M	M	New York			13 00, week	685	1 82	11 h	11 h	30 m	52	
3130	Cable conductor	25	M	X	California			2 65, day	829	2 27	11 h	11 h	40		52
3131	Cable conductor	24	M	X	Ireland	4	2	2 65, day	792	2 17	11 h	11 h	30 m	14	
3132	Cable conductor	20	M	M	England	4	4	2 50, day	777	2 13	11 h	11 h	30 m	2	
3133	Cable conductor	24	M	M	United States.			2 50, day	657	1 80	12 h	12 h	35	52	
3134	Cable conductor	40	M	M	United States.			2 50, day			12 h	12 h	35	12	
3135	Cable conductor	25	M	M	Indiana			2 50, day			12 h	12 h	35	26	
3136	Cable conductor	22	M	X	Maine			2 12, day	717	1 86	12 h	12 h	35	26	
3137	Cable conductor	22	M	X	England	1	1	15 00, week	415	1 13	12 h	12 h	35	7	
3138	Cable conductor	32	M	X	New York			1 30, day			12 h	12 h	35	14	
3139	Cable conductor	26	M	X	United States.	10	2	2 50, day			12 h	12 h	35		3
3140	Cable conductor	27	M	M	Nova Scotia.			1 30, day	782	2 14	12 h	12 h	35		
3141	Cable conductor	27	M	M	West Virginia			15 00, week	782	2 14	11 h	11 h	30 m		52

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Organizat'ns.	
Street Railroads—Continued.															
1110	Gripman	10	good	good	1	1		1	\$4 00	\$4 20			no	no	\$7 00, Dr. & Med. 10 00
1111	Gripman	14	good	good	7 m	7 m			6 00	6 00			no	no	
1112	Gripman	13	good	good	6	6	rent	5	6 00	4 20		2	yes	no	
1113	Gripman	16	good	good	15 m	15 m	rent	3	21 50			1	yes	no	
1114	Gripman	16	good	fair	9 m	8 m	rent	3	15 00				no	no	8 00 20 00 14 00
1115	Gripman	12	good	good	30	1			6 00				yes	no	
1116	Gripman	19	good	good	1	1	rent	4	15 00			2	yes	no	
1117	Gripman	17	good	good	12	5	rent	5	6 00	4 00		2	yes	no	
1118	Gripman	17	good	good	20	11 m	rent	5	14 00			4	no	no	
1119	Gripman	16	good	good	4	7 m	rent	4	12 00			2	no	no	
1120	Gripman	13	good	good	7 m	3 d	rent	18	30 00			6	no	no	
1121	Gripman	17	good	fair	3 d	7 m	rent	4	5 00	6 00			no	no	
1122	Gripman	18	good	good	7 m	5	rent	4	11 00			2	yes	no	8 00 17 00 10 00 10 00
1123	Gripman	14	good	good	5	7	own					3	yes	no	
1124	Gripman	12	poor	good	5	9 m		1	4 00	4 00			yes	no	
1125	Cable conductor	13	good	good	7	4 m	own		7 00	4 00			yes	no	
1126	Cable conductor	12	good	good	7	4 m						6	no	no	10 00 10 00
1127	Cable conductor	15	good	good	4 m	3	own	1	5 00	4 20			yes	no	
1128	Cable conductor	10	good	fair	3	3	rent	2	12 00			1	no	no	
1129	Cable conductor	17	good	good	1	1							no	no	
1130	Cable conductor	16	good	good	2	2							no	no	
1131	Cable conductor	19	good	good	2	2			5 00	3 50			no	no	
1132	Cable conductor	24	good	good	2	2							no	no	
1133	Cable conductor	21	good	good	2	2		2	10 00			1	no	no	
1134	Cable conductor		good	good	3	3	rent	6	16 00			2	yes	no	17 50, Dr. & Med.  10 00, Dr. 2 00 10 00
1135	Cable conductor	17	good	good	2	2		1	6 00	22 m			no	no	
1136	Cable conductor	17	good	good	1	1		1	6 00	5 00			no	no	
1137	Cable conductor	15	good	good	3	3 m		1	6 00				yes	no	
1138	Cable conductor	16	good	good	9 m	9 m		1	7 00	5 15			yes	no	10 00, Dr. 2 00 10 00
1139	Cable conductor	20	good	good	2	2		3	5 00				yes	no	
1140	Cable conductor	21	good	good	5	2	rent	3	12 00			1	yes	no	
1141	Cable conductor	16	good	good	2	2	rent	2	7 00			1	no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California ..		Year .....	Daily Average .....	From A. M. . . .	To P. M. . . . .		Sick .....	No Work .....	Other Cause.
<i>Street Railroads—Continued.</i>																
3143	Cable conductor	26	M	S	Ohio	2	2	\$2 50, day	\$737	\$2 02	11 h	30 m	40	78		70
3144	Cable conductor	23	M	S	England	11	4	2 00, day	622	1 70	11 h	30 m		2		52
3145	Cable conductor	28	M	S	Ireland	26	15	2 00, day	813	2 20	11 h	30 m				52
3146	Cable conductor	45	M	S	England	5	2	2 00, day	678	1 85	11 h	30 m				30
3147	Cable conductor	22	M	S	Scotland	3	3	22, hour			11 h	30 m				52
3148	Cable conductor	35	M	S	England	18	12	2 50, day	782	2 14	11 h	30 m				
3149	Cable conductor	25	M	S	Maine	1		2 50, day			11 h	30 m				
3150	Cable conductor	44	M	S	Germany	5	4	2 25, day	732	2 00	11 h	30 m	40	20		52
3151	Cable conductor	27	M	S	Canada	14	9m	11 50, week	688	1 88	11 h	30 m	40	7		
3152	Cable conductor	32	M	S	New York			9 00, week			11 h	30 m	40	1		
3153	Cable conductor	23	M	S	Minnesota						11 h	30 m	40		30	
3154	Cable conductor	30	M	S	Ohio			9 50, week	495	1 35	11 h	30 m	40			45
3155	Cable conductor	27	M	S	Indiana			2 65, day			11 h	30 m	40	2		
3156	Cable conductor	29	M	S	Wisconsin						11 h	30 m	40		9	
3157	Gripman	28	M	S	Ireland	7	5	14 00, week			11 h	30 m	40		3	
3158	Gripman	30	M	S	Pennsylvania			9 00, week			11 h	30 m	40			90
3159	Gripman	29	M	S	Massachusetts			10 00, week			11 h	30 m	38	6		36
3160	Gripman	40	M	M	Mississippi			15 00, week	677	1 85	11 h	30 m	40			24
3161	Gripman	37	M	S	Norway	20	10	2 05, day	592	1 62	11 h	30 m		3		13
3162	Gripman	38	M	S	New York			1 90, day	544	1 49	11 h	30 m	40			52
3163	Gripman	35	M	S	Wisconsin			15 00, week	782	2 14	11 h	30 m				52
3164	Gripman	38	M	S	Ireland	8	8	2 60, day	678	1 85	11 h	30 m	40			25
3165	Gripman	31	M	S	Ohio			1 90, day	547	1 49	11 h	30 m	40			11
3166	Gripman	34	M	S	Iowa			2 65, day			11 h	30 m	40			
3167	Gripman	30	M	S	Ireland	3	3	2 00, day			11 h	30 m	40			
3168	Gripman	28	M	S	Ohio			1 55, day			11 h	30 m	40	14		1
3169	Gripman	26	M	S	Ireland			2 15, day	651	1 78	11 h	30 m	40			
3170	Gripman	27	M	S	Missouri			2 50, day	490	1 84	11 h	30 m	40	7	6	104
3171	Gripman	24	M	S	England	6	3	2 65, day	829	2 27	11 h	30 m	40	18		52
3172	Gripman	27	M	S	Pennsylvania			15 00, week	645	1 76			39	14	5	36
3173	Gripman	32	M	S	Belgium			15 00, week	627	1 71			45	26		36
3174	Gripman	23	M	S	Wyoming			15 00, week					39		160	364

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health. Then..... Now .....	Years Engaged, Present Em- ployment.	Own or Rent Home	Number of Rooms.	Amount Paid for Rent..... Board..... Board and Lodging..	Others Supported.	Member of Beneficial Associat'ns Labor Or- ganizat'ns.	Weekly Benefits.
<i>Street Railroads—Continued.</i>										
3143	Cable conductor	16	good	2	rent	1	\$6 00	1	no	
3144	Cable conductor	12	good	14 m	rent	1	5 00	1	no	
3145	Cable conductor	14	good	2	rent	4	12 50	2	yes	
3146	Cable conductor	25	good	15	rent	1	\$20 00	2	no	
3147	Cable conductor	16	good	2 m	rent	1	3 50	2	no	
3148	Cable conductor	8	good	22 m	rent	2	12 00	2	yes	\$10 00
3149	Cable conductor	18	good	3 m	rent	1	4 50	6	no	
3150	Cable conductor	16	good	6	rent	4	12 00	1	no	
3151	Cable conductor	16	good	14 m	rent	1	12 00	1	no	
3152	Cable conductor	17	good	2	rent	1	5 00	1	no	
3153	Cable conductor	14	good	4 m	rent	1	4 20	1	no	
3154	Cable conductor	18	good	4	rent	1	5 00	1	no	
3155	Cable conductor	20	good	3 m	rent	1	4 20	1	no	
3156	Cable conductor	18	poor	15 m	rent	1	5 00	1	no	
3157	Gripman	19	good	3 m	rent	7	19 00	5	no	
3158	Gripman	19	good	2	rent	1	5 00	1	no	
3159	Gripman	9	good	10 w	own	1	6 00	1	no	
3160	Gripman	8	good	3 m	rent	2	15 00	5	no	
3161	Gripman	17	good	4	rent	1	3 50	1	yes	10 00
3162	Gripman	14	good	2	rent	1	4 00	1	no	
3163	Gripman	17	good	19 m	rent	1	6 00	1	no	
3164	Gripman	17	good	10	rent	1	5 00	1	no	
3165	Gripman	23	good	7	rent	1	20 00	2	yes	10 00, Dr. & Med.
3166	Gripman	14	good	18 m	rent	5	5 00	2	no	
3167	Gripman	16	poor	3	rent	1	3 50	1	no	
3168	Gripman	26	good	3 m	rent	1	3 50	1	no	
3169	Gripman	10	good	6 m	rent	1	4 20	1	yes	8 00
3170	Gripman	13	good	2	rent	1	5 00	1	no	
3171	Gripman	7	good	6	rent	4	18 m	1	no	
3172	Cable conductor	10	good	3	rent	4	12 00	1	no	
3173	Cable conductor	18	poor	3	rent	4	12 00	1	yes	Dr. & Med.
3174	Cable conductor	12	good	18 m	good	3		3	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.
Street Railroads—Continued.																
3110	Gripman	28	M	S	Nova Scotia.	1	1	\$1 65, day	\$516	\$1 41			40			
3111	Gripman	21	M	S	United States.	6	7m	2 25, day			12 h		40			
3112	Gripman	44	M	S	England.	6	6	15 00, week	782	2 14	12 h		40	2		52
3113	Gripman	29	M	S	California.			2 12, day	782	2 14	12 h		40			52
3114	Gripman	26	M	S	California.			15 00, week			12 h		40	18	104	52
3115	Gripman	40	M	S	Missouri.			15 00, week					40		153	
3116	Gripman	31	M	S	Ireland.	12	12	15 00, week	782	2 14	12 h		40			52
3117	Gripman	33	M	S	Ireland.	12	12	15 00, week			12 h		40			16
3118	Gripman	37	M	S	California.			15 00, week	732	2 00	12 h		40			52
3119	Gripman	40	M	S	Ireland.			15 00, week			12 h		40		10	
3120	Gripman	27	M	M	Missouri.	28	24	15 00, week			12 h		40	4	130	52
3121	Gripman	38	M	M	United States.			15 00, week			12 h		40		78	
3122	Gripman	29	M	S	United States.			2 05, day			12 h		40		52	24
3123	Gripman	37	M	M	Maine.			15 00, week	747	2 04	12 h		40	14		52
3124	Gripman	32	M	M	United States.	10	10	15 00, week	780	2 13	12 h			1	60	52
3125	Cable conductor	23	M	S	Maine.			2 05, day			12 h		40	7		3
3126	Cable conductor	33	M	S	Maine.	14	6	15 00, week	782	2 14	12 h		40			52
3127	Cable conductor	39	M	S	Maryland.			15 00, week	391	1 07	12 h		40		153	
3128	Cable conductor	42	M	S	Illinois.			2 05, day	629	1 72	11 h					6
3129	Cable conductor	37	M	S	New York.			13 00, week	665	1 82	11 h		40	3		3
3130	Cable conductor	25	M	S	California.			2 65, day	829	2 27	11 h		40			52
3131	Cable conductor	24	M	S	Ireland.	4	2	2 65, day	792	2 17	11 h		30	14		52
3132	Cable conductor	29	M	M	England.	4	4	2 50, day	777	2 13	11 h		35	2		
3133	Cable conductor	24	M	M	United States.			2 50, day	657	1 80	12 h		35	52		
3134	Cable conductor	40	M	S	United States.			2 50, day			12 h		35	12		
3135	Cable conductor	25	M	S	Indiana.			2 50, day			12 h		35	26		
3136	Cable conductor	22	M	S	Maine.			2 12, day	717	1 98	12 h		35	26		
3137	Cable conductor	22	M	S	England.	1	1	15 00, week	415	1 13	12 h		35	7		
3138	Cable conductor	32	M	S	New York.			15 00, week			12 h		35	14		
3139	Cable conductor	26	M	S	United States.			1 35, day			12 h		35			
3140	Cable conductor	27	M	S	Nova Scotia.	10	2	2 50, day	782	2 14	12 h		35			3
3141	Cable conductor	27	M	M	Maine.			15 00, week	782	2 14	12 h		35			52
3142	Cable conductor	26	M	M	West Virginia.			2 50, day	782	2 14	11 h		40			

No.	Occupation.	began Work...	Then.....	Now.....	Present Em- ployment.	Present Em- ployer .....	For Rent Home	Number of Rooms.	Rent.....	Board.....	Board and Lodging..	Supported..	Beneficial Associat'ns	Labor Or- ganizat'ns.	Weekly Benefits.
<i>Street Railroads—Continued.</i>															
3176	Cable conductor.....	15	good	good	2	6 m	own	1	\$7 00	\$5 25			yes	no	\$20 00
3177	Cable conductor.....	15	good	good	3 m	3 m		1	5 00	22 50 m			yes	no	10 00
3178	Cable conductor.....	16	good	good	8	3						2	yes	no	10 00
3179	Cable conductor.....	14	good	good	1 m	3								no	
3180	Cable conductor.....	14	good	good	3	3			8 00			1	no	no	
3181	Cable conductor.....	17	good	good	13 m	5 m		4	16 00			2	yes	no	
3182	Cable conductor.....	10	good	good	3	1		1	6 00	4 00			yes	no	10 00
3183	Cable conductor.....	13	good	good	2	2		1	6 00	4 00			yes	no	17 50, Dr. & Med.
3184	Cable conductor.....	16	good	good	8	3		1	6 00				yes	no	10 00, Dr. & Med.
3185	Cable conductor.....	15	good	good	6 m	6 m							no	no	
3186	Cable conductor.....	18	good	good	3	2		1	5 00	4 00			yes	no	10 00
3187	Cable conductor.....	14	good	good	6	3	rent	2	6 00			3	yes	no	18 00
3188	Cable conductor.....	21	good	good	3	3	rent	6	27 50				yes	no	10 00
3189	Cable conductor.....	14	good	good	2	2		1	5 00	4 00			no	no	
3190	Cable conductor.....	12	good	good	1	1		1	6 00	4 00			no	no	
3191	Cable conductor.....	20	good	fair	1	1		1	5 00	4 20			no	no	
3192	Cable conductor.....	25	good	good	4	7 m		12					no	no	
3193	Cable conductor.....	20	good	fair	2	2			8 00	6 00			yes	no	10 00
3194	Cable conductor.....	14	good	fair	6	21 m		1	6 00	4 00			yes	no	20 00
3195	Cable conductor.....	13	good	good	25 m	9 m			6 00	4 00			no	no	
3196	Cable conductor.....	18	good	good	16 m	16 m			6 00	4 20			yes	no	10 00
3197	Cable conductor.....	18	poor	good	5	9 m			4 00	4 00			no	no	
3198	Cable conductor.....		good	good	3 w	3 w		1	3 00			2	no	no	
3199	Cable conductor.....	10	good	good	3 w	3 w							no	no	
3200	Cable conductor.....	12	good	good	3 w	3 w		1	5 00	4 20			no	no	
3201	Cable conductor.....	20	good	good	2 w	2 w		1	5 00				no	no	
3202	Cable conductor.....	19	good	good	6 m	6 m		1	5 00	5 00			no	no	
3203	Cable conductor.....	15	good	fair	5	7 m	rent	3	10 00			3	no	no	
3204	Cable conductor.....	16	good	good	4	4		1	6 00				no	no	
3205	Cable conductor.....	16	good	good	2 m	2 m		1	5 00	5 00			no	no	
3206	Cable conductor.....	18	good	good	3 m	1 m		1	5 50	4 20			no	no	
3207	Cable conductor.....	12	good	good	4 m	4 m		1	6 00	4 20			yes	no	5 00, Dr. & Med.



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation	Age	Sex	Married or Single	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California ..		Year .....	Daily Average .....	From A. M. . . .	To P. M. . . .		Sick .....	No Work .....	Other Cause.	
Street Railroads—Continued.																	
3176	Cable conductor	29	M	M	New York	3	3	\$12 00, wk	\$782	\$2 14			40		30	60	
3177	Cable conductor	21	M	M	Ireland	9	8	15 00, week			12 h		35				
3178	Cable conductor	20	M	M	England			15 00, week			12 h		35			36	
3179	Cable conductor	22	M	M	California			15 00, week	587	1 61	12 h		35		26		52
3180	Cable conductor	25	M	M	Massachusetts			15 00, week			12 h		35				26
3181	Cable conductor	23	M	M	California			15 00, week	652	1 78	12 h		35				52
3182	Cable conductor	26	M	M	England	7	3	15 00, week	717	1 96	12 h		35				26
3183	Cable conductor	21	M	M	England	5	5	15 00, week	717	1 96	12 h		35				26
3184	Cable conductor	31	M	M	Pennsylvania			15 00, week	717	1 96	12 h		35				26
3185	Cable conductor	20	M	M	Minnesota			10 00, week			12 h		35				26
3186	Cable conductor	23	M	M	Ireland	3	3	15 00, week	682	1 86	12 h		35		14		26
3187	Cable conductor	23	M	M	Pennsylvania			15 00, week	717	1 96	12 h		35		10		56
3188	Cable conductor	35	M	M	New York			15 00, week	642	1 70	12 h		35		26		26
3189	Cable conductor	46	M	M	Nevada			15 00, week	747	2 04	12 h		35		52		26
3190	Cable conductor	27	M	M	Illinois			15 00, week	652	1 78	12 h		35		10		52
3191	Cable conductor	22	M	M	Kansas			15 00, week	717	1 96	12 h		40		26		32
3192	Cable conductor	31	M	M	Maine			2 65, day			12 h		40			52	52
3193	Cable conductor	31	M	M	California			2 65, day	443	1 21	12 h		40		30	40	52
3194	Cable conductor	40	M	M	England			2 35, day	655	1 79	12 h		40		30	36	52
3195	Cable conductor	28	M	M	California			14 80, week			12 h		40		30	18	18
3196	Cable conductor	21	M	M	California			15 00, week			12 h		40		10		52
3197	Cable conductor	23	M	M	Maine			2 05, day			12 h		40		7	60	3
3198	Cable conductor	22	M	M	Illinois			2 00, day			12 h		40				3
3199	Cable conductor	22	M	M	United States			2 00, day			12 h		40				60
3200	Cable conductor	25	M	M	United States			2 64, day					40				60
3201	Cable conductor	22	M	M	United States			2 64, day					40				60
3202	Cable conductor	22	M	M	United States			10 00, week					40				30
3203	Cable conductor	24	M	M	Canada			1 80, day			11 h	30 m	40		12		30
3204	Cable conductor	24	M	M	Cuba	10	2	1 50, day			11 h	30 m	40				17
3205	Cable conductor	29	M	M	Canada	11	7m	1 80, day			11 h	30 m	40				
3206	Cable conductor	38	M	M	Canada			1 80, day			11 h	30 m	40				
3207	Cable conductor	24	M	M	New York			2 60, day			11 h	30 m	40		1	12	
3208	Cable conductor	21	M	M	California			2 60, day			11 h	30 m	40		5	153	
3209	Cable conductor	21	M	M	India	6	5	1 50, day			11 h	30 m	40			62	
3210	Cable conductor	18	M	M	Ireland	11	6	10 00, week			11 h	30 m	40		26		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported..		Member of		Weekly Benefits.
			Then.....	Now.....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging..			Beneficial Associat'ns	Labor Organizat'ns.	
3176	Street Railroads—Continued.	15	good	good	2	3 m	6 m	1	\$7 00	\$5 25				yes	no	\$20 00
3177	Cable conductor.....	15	good	good	3 m	3 m	3 m	1	5 00	22 50 m		2		yes	no	10 00
3178	Cable conductor.....	16	good	good	8	3	own							yes	no	10 00
3179	Cable conductor.....	14	good	good	2	3	1 m		8 00			1		no	no	
3180	Cable conductor.....	14	good	good	2	3	3 m		16 00			2		no	no	
3181	Cable conductor.....	17	good	good	13 m	3 m	5 m	4	6 00	4 00				yes	no	10 00
3182	Cable conductor.....	10	good	good	3	1	1 m		6 00	4 00				yes	no	17 50, Dr. & Med.
3183	Cable conductor.....	13	good	good	2	2		1	6 00					yes	no	10 00, Dr. & Med.
3184	Cable conductor.....	16	good	good	8	3		1	6 00					yes	no	
3185	Cable conductor.....	15	good	good	6 m	6 m								no	no	
3186	Cable conductor.....	18	good	good	3	2	rent	1	5 00	4 00				yes	no	10 00
3187	Cable conductor.....	14	good	good	6	3	rent	2	6 00			3		yes	no	18 00
3188	Cable conductor.....	21	good	good	3	3	rent	6	27 50					yes	no	10 00
3189	Cable conductor.....	14	good	good	2	2		1	5 00	4 00				no	no	
3190	Cable conductor.....	12	good	good	1	1		1	6 00	4 00				no	no	
3191	Cable conductor.....	20	good	fair	1	1		1	5 00	4 20				no	no	
3192	Cable conductor.....	25	good	good	4	7 m		12						no	no	
3193	Cable conductor.....	20	good	fair	2	2		1	8 00	6 00				yes	no	10 00
3194	Cable conductor.....	14	good	fair	6	21 m		1	6 00	4 00				yes	no	20 00
3195	Cable conductor.....	13	good	good	25 m	9 m			6 00	4 00				no	no	
3196	Cable conductor.....	18	good	good	16 m	16 m			6 00	4 20				yes	no	10 00
3197	Cable conductor.....	18	poor	good	5	9 m			4 00					no	no	
3198	Cable conductor.....		good	good	3 w	3 w		1	3 00			2		no	no	
3199	Cable conductor.....	10	good	good	3 w	3 w								no	no	
3200	Cable conductor.....	12	good	good	3 w	3 w		1	5 00	4 20				no	no	
3201	Cable conductor.....	20	good	good	2 w	2 w		1	5 00					no	no	
3202	Cable conductor.....	19	good	good	6 m	6 m		1	5 00	5 00				no	no	
3203	Cable conductor.....	15	good	fair	5	7 m	rent	3	10 00			3		no	no	
3204	Cable conductor.....	16	good	good	4	4		1	6 00					no	no	
3205	Cable conductor.....	16	good	good	2 m	2 m		1	5 00	5 00				no	no	
3206	Cable conductor.....	18	good	good	3 m	1 m		1	5 50	4 20				no	no	
3207	Cable conductor.....	12	good	good	4 m	4 m		1	6 00	4 20				yes	no	5 00, Dr. & Med.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single..	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California ..		Year	Daily Aver- age	From A. M.	To P. M.		Sick	No Work....	Other Cause.		
Street Railroads—Continued.																		
3209	Cable conductor	47	M	M	New York	5	16m	\$11 00, week			11 h	30 m	40		2	30	8	
3210	Cable conductor	25	M	M	Scotland			2 00, day			11 h	30 m	40			14	52	
3211	Cable conductor	26	M	M	California	18	9	15 00, week	782	\$2 14	12 h		40				52	
3212	Cable conductor	38	M	M	Germany	9	5	15 00, week	782	2 14	12 h		40				52	
3213	Cable conductor	22	M	M	Ireland	9	5	15 00, week			12 h		40		52			
3214	Cable conductor	29	M	M	Michigan			12 00, week			12 h		40					
3215	Cable conductor	19	M	M	United States			2 25, day			12 h		40					
3216	Cable conductor	28	M	M	Ireland	8	2	2 25, day	782	2 14	12 h		40					
3217	Cable conductor	28	M	M	Pennsylvania			2 30, day	591	1 61	12 h				30		52	
3218	Cable conductor	30	M	M	Norway	4	4	15 00, week	782	2 14	12 h				26		52	
3219	Cable conductor	29	M	M	West Virginia			15 00, week	782	2 14	12 h		40				52	
3220	Cable conductor	25	M	M	Norway	5	5	15 00, week	782	2 14	12 h						52	
3221	Cable conductor	24	M	M	Germany	9	5	15 00, week			12 h		40		8		52	
3222	Cable conductor	21	M	M	England	10m	10m	15 00, week	797	2 18	12 h		40		20		26	
3223	Cable conductor	21	M	M	England	10m	10m	15 00, week			12 h		40		20		26	
3224	Cable conductor	34	M	M	Germany	14	12	15 00, week			12 h		40		60		52	
3225	Cable conductor	22	M	M	Massachusetts			14 00, week	597	1 63	12 h		40		150		14	
3226	Cable conductor	24	M	M	California			15 00, week			12 h		40				30	
3227	Cable conductor	23	M	M	West Virginia			2 35, day			10 h	41 m	67		1		52	
3228	Cable conductor	26	M	M	Ireland	6	5	2 60, day	813	2 22	11 h	20 m	67				185	
3229	Cable conductor	30	M	M	New Hampshire			2 45, day			11 h	20 m	67				24	
3230	Cable conductor	40	M	M	Rhode Island			15 00, week	360	98	11 h	20 m	67				60	
3231	Cable conductor	25	M	M	Denmark	4	4	2 05, day	539	1 47	11 h	20 m	67		26		60	
3232	Cable conductor	26	M	M	Kentucky			2 20, day	556	1 52	11 h	20 m	67				40	
3233	Cable conductor	26	M	M	Sweden	11	6	2 45, day	698	1 88	11 h	20 m	67				26	
3234	Cable conductor	32	M	M	Sweden	3	3	2 00, day	550	1 50	11 h	20 m	67		12		60	
3235	Cable conductor	27	M	M	California			1 90, day	570	1 56	8 h	38 m	67		5		26	
3236	Cable conductor	30	M	M	California			2 20, day	750	2 06	10 h		67				52	
3237	Cable conductor	24	M	M	California			2 20, day			10 h		67				24	
3238	Cable conductor	25	M	M	Germany	9	9	2 75, day	982	2 55	12 h	30 m	67				26	
3239	Cable conductor	23	M	M	Denmark	8	8	2 35, day	782	2 14	10 h	27 m	67		6		26	
3240	Cable conductor	28	M	M	Scotland	10	6	2 30, day	615	1 68	11 h	30 m	67				60	
3241	Cable conductor	21	M	M	Kansas						11 h	30 m	40		2			

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
			Then.....	Now.....	Present Em- ployment.	Present Em- ployer.....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Street Railroads—Continued.															
3209	Cable conductor.....	27	good	good	12	2 m	own	1	\$5 00		\$4 20	1	no	no	
3210	Cable conductor.....	10	good	good	7 m	7 m			6 00		4 50		no	no	
3211	Cable conductor.....	14	good	good	18 m	18 m		5	20 00			3	yes	no	\$10 50, Dr. & Med.
3212	Cable conductor.....	16	good	good	5	5			6 00		5 00		no	no	18 00
3213	Cable conductor.....	13	good	good	18 m	18 m			5 00		4 50		yes	no	
3214	Cable conductor.....	18	good	good	2	3 m			6 00		6 00		no	no	
3215	Cable conductor.....	15	good	good	9 m	9 m			5 00		4 20		yes	no	25 00, Dr. & Med.
3216	Cable conductor.....	19	good	good	2	1			6 00				no	no	10 00
3217	Cable conductor.....	15	good	good	1	1			6 00		4 20		yes	no	7 50, Dr. & Med.
3218	Cable conductor.....	16	good	good	3	3			6 00				yes	no	10 00
3219	Cable conductor.....	15	good	good	15 m	15 m			5 00		4 20		yes	no	10 00
3220	Cable conductor.....	18	good	good	30 m	30 m			5 00				yes	no	12 50, Dr. & Med.
3221	Cable conductor.....	13	good	good	18 m	18 m	rent	3	12 00			3	no	no	
3222	Cable conductor.....	20	good	good	10 m	10 m			1 00				no	no	
3223	Cable conductor.....	20	good	good	10 m	10 m		1				3	no	no	7 00, Dr. & Med.
3224	Cable conductor.....	13	good	good	7	1	rent		12 00		4 00		yes	no	10 00
3225	Cable conductor.....	19	good	good	18 m	18 m		1	6 00				no	no	
3226	Cable conductor.....	19	good	good	45 d	45 d			5 00		5 00		no	no	
3227	Cable conductor.....	23	good	good	7 m	7 m			5 00				yes	no	10 00
3228	Cable conductor.....	22	good	good	5	4		1	5 00		4 20		no	no	
3229	Cable conductor.....	18	good	fair	5	5			5 00				no	no	
3230	Cable conductor.....	36	good	good	3	3	own		5 00		4 00	1	no	no	
3231	Cable conductor.....	21	good	good	2	15 m		1	6 00				yes	no	10 00
3232	Cable conductor.....	12	good	good	2	2			6 00				yes	no	7 50, Dr. & Med.
3233	Cable conductor.....	13	good	good	4	4	rent	4	13 00		5 00	2	no	no	
3234	Cable conductor.....	13	good	good	15 m	15 m			5 00				yes	no	
3235	Cable conductor.....	17	good	good	1	1	rent	5	12 50		5 00	4	no	no	7 50, Dr. & Med.
3236	Cable conductor.....	15	good	good	5	5			20 00			1	yes	no	
3237	Cable conductor.....	12	good	good	2	2			5 00		5 00		yes	no	7 50, Dr. & Med.
3238	Cable conductor.....	14	good	good	2	2			6 00		4 50		yes	no	8 00
3239	Cable conductor.....	15	good	good	2	2			6 00		4 50		yes	no	
3240	Cable conductor.....	13	good	fair	6	6			5 00		4 50		no	no	
3241	Cable conductor.....	14	good	good	2 m	2 m			5 00		5 00		no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California		Year	Daily Average	From A. M.	To P. M.		Sick	No Work	Other Cause.		
Street Railroads—Continued.																		
3209	Cable conductor	47	M	M	New York	5	16m	\$11 00, week			11 h	30 m	40		2	30	8	
3210	Cable conductor	25	M	M	Scotland			2 00, day			11 h	30 m	40			14	52	
3211	Cable conductor	26	M	M	California	18	9	15 00, week	782	\$2 14	12 h		40				52	
3212	Cable conductor	38	M	M	Germany	9	5	15 00, week	782	2 14	12 h		40				52	
3213	Cable conductor	22	M	M	Ireland			12 00, week			12 h		40			52		
3214	Cable conductor	23	M	M	Michigan			12 00, week			12 h		40					
3215	Cable conductor	19	M	M	United States			2 25, day			12 h		40				52	
3216	Cable conductor	28	M	M	Ireland	8	2	2 25, day			12 h		40				52	
3217	Cable conductor	32	M	M	Pennsylvania			2 30, day	591	1 61	12 h			26	30	52		
3218	Cable conductor	30	M	M	Norway	4	4	15 00, week	782	2 14	12 h		40				52	
3219	Cable conductor	29	M	M	West Virginia			15 00, week	782	2 14	12 h						52	
3220	Cable conductor	25	M	M	Norway	5	5	15 00, week	782	2 14	12 h						52	
3221	Cable conductor	29	M	M	Germany	9	5	15 00, week			12 h		40		8	26	52	
3222	Cable conductor	21	M	M	England	10m	10m	15 00, week	797	2 18	12 h		40		20	26	52	
3223	Cable conductor	21	M	M	England	10m	10m	15 00, week			12 h		40		20	26	52	
3224	Cable conductor	34	M	M	Germany	14	12	15 00, week			12 h		40		60	150	52	
3225	Cable conductor	22	M	M	Massachusetts			14 00, week	597	1 63	12 h		40			14		
3226	Cable conductor	24	M	M	California			15 00, week			12 h		40					
3227	Cable conductor	23	M	M	West Virginia			2 35, day			10 h	41 m	67		1		30	
3228	Cable conductor	26	M	M	Ireland	6	5	2 60, day	813	2 22	11 h	20 m	67			52		
3229	Cable conductor	30	M	M	New Hampshire			2 45, day			11 h	20 m	67			7		
3230	Cable conductor	40	M	M	Rhode Island			15 00, week	360	98	11 h	20 m	67			185		
3231	Cable conductor	25	M	M	Denmark	4	4	2 05, day	539	1 47	11 h	20 m	67		26	24	24	
3232	Cable conductor	26	M	M	Kentucky			2 20, day	556	1 52	11 h	20 m	67			60		
3233	Cable conductor	32	M	M	Sweden	11	6	2 45, day	668	1 88	11 h	20 m	67			40		
3234	Cable conductor	27	M	M	Sweden	3	3	2 00, day	550	1 50	11 h	20 m	67			26		
3235	Cable conductor	30	M	M	California			1 90, day	570	1 56	8 h	38 m	67		5	60		
3236	Cable conductor	25	M	M	California			2 20, day	750	2 05	10 h		67			24		
3237	Cable conductor	24	M	M	California			2 20, day			10 h		67			24		
3238	Cable conductor	25	M	M	Germany	9	9	2 75, day	982	2 55	12 h	30 m	67			52		
3239	Cable conductor	23	M	M	Denmark	8	2	2 35, day	782	2 14	10 h	27 m	67		6	26		
3240	Cable conductor	24	M	M	Scotland	10	6	2 50, day	615	1 08	11 h	20 m	67			28		
3241	Cable conductor	21	M	M	Kansas						11 h	20 m	67		2	60		

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported..	Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging ..		Beneficial Associat'ns	Labor Organizat'ns.	
Street Railroads—Continued.														
3209	Cable conductor.....	27	good	12	2 m	own	1	\$5 00	\$4 20		1	no	no	
3210	Cable conductor.....	10	good	7 m	7 m		1	6 00	4 50			no	no	
3211	Cable conductor.....	14	good	18 m	18 m		5	20 00			3	yes	no	\$10 50, Dr. & Med.
3212	Cable conductor.....	16	good	5	5			6 00	5 00			no	no	18 00
3213	Cable conductor.....	13	good	18 m	18 m			5 00	4 50			yes	no	
3214	Cable conductor.....	18	good	2	3 m			6 00	6 00			yes	no	
3215	Cable conductor.....	15	good	9 m	9 m			5 00	4 20			yes	no	25 00, Dr. & Med.
3216	Cable conductor.....	19	good	2	1			6 00				yes	no	10 00
3217	Cable conductor.....	15	good	1	1			6 00				yes	no	7 50, Dr. & Med.
3218	Cable conductor.....	16	good	3	3			6 00	4 20			yes	no	10 00
3219	Cable conductor.....	15	good	15 m	15 m			5 00				yes	no	12 50, Dr. & Med.
3220	Cable conductor.....	18	good	30 m	30 m	rent	3	12 00			3	no	no	
3221	Cable conductor.....	13	good	18 m	18 m			1 00				no	no	
3222	Cable conductor.....	20	good	10 m	10 m							no	no	
3223	Cable conductor.....	20	good	10 m	10 m						3	yes	no	7 00, Dr. & Med.
3224	Cable conductor.....	13	good	7	1	rent	1	12 00		4 00		yes	no	10 00
3225	Cable conductor.....	19	good	18 m	18 m		1	5 00				no	no	
3226	Cable conductor.....	19	good	45 d	45 d			6 00				no	no	
3227	Cable conductor.....	23	good	7 m	7 m			5 00	5 00			no	no	
3228	Cable conductor.....	22	good	5	4		1	5 00	3 50			yes	no	10 00
3229	Cable conductor.....	18	good	5	5		1	5 00	4 20			no	no	
3230	Cable conductor.....	36	good	3	3	own					1	no	no	
3231	Cable conductor.....	21	good	2	15 m		1	5 00	4 00			no	no	
3232	Cable conductor.....	12	good	2	2			6 00				yes	no	10 00
3233	Cable conductor.....	13	good	4	4	rent	4	13 00		5 00	2	yes	no	7 50, Dr. & Med.
3234	Cable conductor.....	13	good	15 m	15 m			5 00			4	no	no	
3235	Cable conductor.....	17	good	1	1	rent	5	12 50			1	yes	no	7 50, Dr. & Med.
3236	Cable conductor.....	15	good	5	5	rent	5	20 00				no	no	
3237	Cable conductor.....	12	good	2	2			5 00	5 00			no	no	7 50, Dr. & Med.
3238	Cable conductor.....	14	good	2	2			6 00	4 50			yes	no	7 50, Dr. & Med.
3239	Cable conductor.....	15	good	2	2			6 00	4 50			yes	no	8 00
3240	Cable conductor.....	13	good	6	6			5 00	4 50			no	no	
3241	Cable conductor.....	14	good	2 m	2 m			5 00	5 00			no	no	

## REPORT OF BUREAU OF LABOR STATISTICS.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California ..		Year .....	Daily Average .....	From A. M. ....	To P. M. ....		Sick .....	No Work .....	Other Cause.	
Street Railroads—Continued.																	
3242	Cable conductor	29	M	M	Ireland	7	3	\$2 50, day	\$688	\$1 88			40				
3243	Cable conductor	31	M	M	Ireland	9	9	2 50, day	667	1 82			45				42
3244	Cable conductor	37	M	M	England	37	28	2 50, day	717	1 96			40				36
3245	Cable conductor	26	M	M	Sweden	10	10	65 00, mo					40				3
3246	Cable conductor	29	M	M	Pennsylvania			15 00, week	675	1 84			40	7			36
3247	Gripman	34	M	M	Ireland	6	4	15 00, week	687	1 83			40	10			36
3248	Gripman	38	M	M	Germany	24	24	15 00, week	691	1 89			40				36
3249	Gripman	40	M	M	Germany			15 00, week					38				
3250	Gripman	31	M	M	Ireland	10	10	15 00, week					40	5	26		50
3251	Gripman	37	M	M	England	18	7	15 00, week	617	1 69			40	30			36
3252	Gripman	22	M	M	Ireland			2 05, day									20
3253	Gripman	29	M	M	Nevada	3	3	15 00, week	700	2 08			40				9
3254	Gripman	25	M	M	Ohio			15 00, week			12 h		35	24			12
3255	Gripman	24	M	M	Ohio			15 00, week	685	1 82	12 h		35	25			26
3256	Gripman	28	M	M	Kentucky			15 00, week	717	1 96	12 h		35				26
3257	Gripman	36	M	M	Pennsylvania			15 00, week	752	2 06	12 h		35				12
3258	Gripman	37	M	M	New York			15 00, week			12 h		35	52			
3259	Gripman	38	M	M	Massachusetts			16 10, week	763	2 09	12 h		35				26
3260	Gripman	34	M	M	New York			14 10, week	381	1 04	12 h		40	153			26
3261	Gripman	34	M	M	"The Plains"			15 80, week	485	1 33	12 h		40	78			60
3262	Gripman	34	M	M	United States			15 00, week			12 h		40	30			
3263	Gripman	23	M	M	Tennessee			2 65, day	760	2 08	12 h		40	30			42
3264	Gripman	22	M	M	Ocean	2	3m	15 00, week			12 h		40	52			
	Gripman	28	M	M				15 00, week			12 h		35		286		
	Gripman	26	M	M	Massachusetts			15 00, week	782	2 14	12 h		35				
	Gripman	47	M	M	England	28	15	2 25, day			12 h		35				
	Gripman	28	M	M	Georgia			15 00, week	782	2 14	12 h		35				
	Gripman	35	M	M	England	15	14	15 00, week			12 h		35				
	Gripman	38	M	M	England	8	5	1 95, day			12 h		35				
	man	25	M	M	Ireland	20	6	15 00, week			12 h		35				
	man	32	M	M	Germany	5	5	15 00, week	782	2 14	12 h		35	36			25
	man	32	M	M	Germany	5	5	15 00, week	790	2 00	12 h		35	36			25
	man	38	M	M	Pennsylvania			15 00, week	782	2 14	12 h		35				

## RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported.	Member of		Weekly Benefits.
		Then.....	Now .....	Present Employment.	Present Employer.....			Rent.....	Board.....	Board and Lodging.....		Beneficial Associat'ns	Labor Organizat'ns.	
Street Railroads—Continued.														
3212	Cable conductor.....	good	good	3	5 m			\$4 00				no	no	
3213	Cable conductor.....	good	good	8	4	rent	4	5 00	\$4 50			yes	no	\$17 00
3244	Cable conductor.....	good	good	20	2	rent		15 00			4	no	no	
3245	Cable conductor.....	good	good	7 m	7 m							yes	no	10 00
3246	Cable conductor.....	good	good	6	4			6 00	4 20			no	no	
3247	Gripman.....	good	good	4	4		1	6 00				no	no	
3248	Gripman.....	good	good	10	4	own					4	no	no	
3249	Gripman.....	good	good	16	16			5 00	5 25			yes	no	17 00, Dr. & Med.
3250	Gripman.....	good	good	5	2 m			6 00	5 25			no	no	
3251	Gripman.....	good	fair	14	21 m							yes	no	7 00
3252	Gripman.....	good	fair	10 m						\$22 00 m		no	no	
3253	Gripman.....	good	good	6	20 m			6 00	5 60			no	no	
3254	Gripman.....	good	good	2	30 m			5 00	4 20			yes	no	
3255	Gripman.....	poor	poor	4	3			5 00	4 20			no	no	
3256	Gripman.....	poor	poor	5	3			8 00	5 50			no	no	
3257	Gripman.....	good	good	4	18 m							no	no	
3258	Gripman.....	good	good	13	3 m			5 00	5 00			no	no	
3259	Gripman.....	good	good	7	3	rent	4	18 00			1	no	no	
3260	Gripman.....	good	good	3	3			8 00	4 00			no	no	
3261	Gripman.....	good	good	18	8	rent	6	30 00			4	no	no	
3262	Gripman.....	good	good	4	4 m		6	30 00				no	no	
3263	Gripman.....	fair	better	3	2	fair		8 00	4 00		2	no	no	
3264	Gripman.....	good	good	3 m	3 m			6 00	4 00			no	no	
3265	Gripman.....	good	good	5 w	5 w			8 00	4 00			no	no	
3266	Gripman.....	good	good	3	3		1	10 00	4 00			no	no	
3267	Gripman.....	good	good	2	18 m	rent	6	16 00			2	yes	no	6 00
3268	Gripman.....	good	good	12	3 m	rent	6	25 00			1	yes	no	7 50, Dr. & Med.
3269	Gripman.....	good	good	3	3 m	rent	6	20 00			4	no	no	
3270	Gripman.....	good	good									no	no	
3271	Gripman.....	good	good	6	3		1	5 00	4 00			no	no	
3272	Gripman.....	good	good	2	2	rent	5	20 00			3	yes	no	8 00
3273	Gripman.....	good	good	2	2	rent	5	20 00			3	yes	no	8 00
3274	Gripman.....	good	good	5	3	rent	5	20 00			1	yes	no	7 50, Dr. & Med.



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Street Railroads—Continued.																	
3275	Gripman	34	M	M	Sweden	21	9	\$15 00, week			12 h		35	7	7	26	
3276	Gripman	27	M	M	Ireland	1	1	10 00, week			12 h		35	7	91	52	
3277	Gripman	23	M	M	England	10	8	11 00, week	\$692	\$1 80	12 h		35	40	6	6	
3278	Gripman	27	M	M	Nevada			15 00, week			12 h		35	12	104		
3279	Gripman	20	M	M	Austria	8	8	12 00, week			12 h		35				
Horse Car Roads.																	
3280	Driver	31	M	M	California			2 00, day	578	1 58	11 h		20	32		24	
3281	Conductor	39	M	M	Ireland	21	3	2 00, day	512	1 40	11 h		20	7		25	
3282	Driver	31	M	M	Ireland	8	6	2 00, day	612	1 67	11 h		20	21			
3283	Conductor	30	M	M	California			2 00, day	584	1 60	11 h		20	21			
3284	Driver	26	M	M	Ireland	10	5	2 00, day	456	1 24	11 h		20	30		55	
3285	Driver	53	M	M	Ireland	23	16	2 00, day	606	1 66			20			10	
3286	Driver	32	M	M	Canada	5	5	2 00, day	616	1 69	11 h		20			5	
3287	Driver	40	M	M	Louisiana			2 00, day	530	1 45	11 h		20	24		24	
3288	Driver	39	M	M	England	30	16	2 00, day	470	1 28	11 h		20			78	
3289	Conductor	39	M	M	Maryland			2 00, day	306	.84	11 h		20	153		2	
3290	Driver	29	M	M	Ireland	13	10	2 00, day	562	1 53	11 h		20	30		48	
3291	Conductor	30	M	M	United States			2 00, day	530	1 45	11 h		20				
3292	Conductor	40	M	M	Ireland	20	20	2 00, day	506	1 38	11 h		20	60			
3293	Conductor	22	M	M	California			2 00, day	570	1 56	11 h		20	14		14	
3294	Conductor	20	M	M	California			2 00, day	234	.64	11 h		20	6	39		
3295	Conductor	32	M	M	Ireland	6	6	2 00, day	574	1 57	11 h		20			26	
3296	Driver	33	M	M	Ireland	16	12	2 00, day	578	1 58	11 h		20			24	
3297	Driver	33	M	M	Ireland	39	39	2 00, day	546	1 49	11 h		20			40	
3298	Driver	58	M	M	Germany			2 00, day			11 h		20				
3299	Driver	30	M	M	Minnesota			2 50, day			11 h		20				
3300	Car repairer	52	M	M	Indiana			2 50, day	772	2 11	7	5:30	30	4			
3301	Car repairer	37	M	M	New York			70 00, mo			10 h		60				
3302	Car washer	44	M	M	England	4	4	40 00, mo	720	1 97	10 h		40				
3303	Car washer	29	M	M	Ireland	9	9	40 00, mo			12 h		40		36		
3304	Car starter	47	M	M	North Carolina			2 50, day	782	2 14	12 h		35			26	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.	Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now.....				Rent.....	Board.....	Board and Lodging...		Beneficial Associat'ns	Labor Organizat'ns.	
Street Railroads—Continued.														
3276	Gripman	10	good	good	8 m			\$5 00	\$4 20			no	no	\$7 30, Dr. & Med. 7 00
3276	Gripman	26	good	good	8 m			5 00	4 50			no	no	
3277	Gripman	10	good	good	4	6 m		5 00	5 00			yes	no	
3278	Gripman	15	poor	fair	2	2 m		5 00	15 m			yes	no	
3279	Gripman	16	good	good	4 m	4 m		5 00	4 00		2	no	no	
Horse Car Roads—Continued.														
3280	Driver	14	good	fair	7	7	rent	4	10 00		4	yes	no	7 50, Dr. & Med. 7 50, Dr. & Med. 7 50, Dr. & Med.
3281	Conductor	20	good	good	15	3		5 00				yes	no	
3282	Driver	15	good	good	7	5		5 00	15 m			yes	no	
3283	Conductor	16	good	good	1	1		5 00				no	no	
3284	Driver	14	good	good	7	18 m		5 00	3 50			no	no	
3285	Driver	16	good	good	4	4	rent	4	10 00		1	no	no	
3286	Driver	14	good	good	5	5		5 00				no	no	
3287	Driver	21	good	good	22 m					\$26 00		no	no	7 50, Dr. & Med. 7 00 7 50, Dr. & Med.
3288	Driver	10	good	good	6	6		6 00				yes	no	
3289	Conductor	8	good	poor	8	8		5 00				no	no	
3290	Driver	18	fair	good	11	10		5 00	5 00			yes	no	
3291	Conductor	18	good	good	7	4		6 00	4 00			yes	no	
3292	Conductor	30	good	good	20	11	rent	9	25 00		1	no	no	
3293	Conductor	14	good	good	5	5	rent	7	25 00		3	no	no	
3294	Conductor	14	good	good	3	3						no	no	7 50, Dr. & Med. 5 00 3 00
3295	Conductor	15	good	good	5	5				22 50		no	no	
3296	Driver	17	good	good	5	7		5 00	4 20		1	yes	no	
3297	Driver	12	good	good	16	16	own					yes	no	
3298	Driver	9	good	fair	3	3	rent	4	12 00		3	yes	no	
3299	Car repairer	16	good	good	5	3							no	
3300	Car washer	15	good	good	1	1	rent	4	12 00		6	no	no	
3301	Car washer	16	good	good	6 w	6 w	rent	3	10 00			no	no	
3302	Car starter	16	good	good	25	3	rent	5	14 00		2	yes	no	10 00



## • RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns	
Coast Sailors—Continued.															
3304	Sailor	11	good	good	21			1			*\$5 00		yes	yes	\$75 00, funeral ex.
3305	Sailor	17	good	good	13						5 00		yes	yes	
3306	Sailor	14	good	good	38						5 00		yes	yes	
3307	Sailor	14	good	good	7						5 00		yes	yes	
3308	Sailor	15	good	good	18						5 00		yes	yes	
3309	Sailor	13	good	good	13						5 00		yes	yes	
3310	Sailor	17	good	good	18						5 00	1	yes	yes	
3311	Sailor	14	good	good	15						5 00		yes	yes	
3312	Sailor	9	good	good	8						5 00		yes	yes	
3313	Sailor	16	good	poor	2						5 00	1	yes	yes	
3314	Sailor	18	good	good	26						5 00		yes	yes	
3315	Sailor	14	good	fair	12						5 00		yes	yes	
3316	Sailor	14	good	good	14						5 00		yes	yes	
3317	Sailor	11	good	good	21						5 00		yes	yes	
3318	Sailor	11	good	good	7						5 00		yes	yes	
3319	Sailor	16	good	good	16						5 00		yes	yes	
3320	Sailor	10	good	poor	18						5 00	1	yes	yes	
3321	Sailor	14	good	good	15						5 00		yes	yes	
3322	Sailor	13	good	good	15						5 00		yes	yes	
3323	Sailor	14	good	good	8						5 00	2	yes	yes	
3324	Sailor	13	good	good	13						5 00		yes	yes	
3325	Sailor	9	good	good	13						5 00		yes	yes	
3326	Sailor	16	good	good	15						5 00		yes	yes	
3327	Sailor	15	good	good	6						5 00		yes	yes	
3328	Sailor	15	good	good	12		rent	3	\$12 00		5 00	1	yes	yes	
3329	Sailor	14	good	good	18						5 00	1	yes	yes	
3330	Sailor	16	good	good	7						5 00		yes	yes	
3331	Sailor	16	good	good	33						5 00		yes	yes	
3332	Sailor	14	good	good	22						5 00		yes	yes	
3333	Sailor	16	good	good	18						5 00		yes	yes	
3334	Sailor	11	good	good	21						5 00		yes	yes	
3335	Sailor	17	good	good							5 00		yes	yes	
3336	Sailor												yes	yes	

\* On shore.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.	Minutes for Lunch.	Number Days Lost.		
					U. S.	California.		Year.	Daily Average.			Sick.	No Work.	Other Cause.
Coast Sailors—Continued.														
3337	Sailor	39 M	M	Massachusetts	33	16	\$40 00, mo						120	
3338	Sailor	43 M	M	Norway	26	24	40 00, mo						182	
3339	Sailor	42 M	M	Ireland	26	24	40 00, mo						182	
3340	Sailor	33 M	M	England	12	9	40 00, mo						182	
3341	Sailor	38 M	M	Norway	22	9	40 00, mo					14	210	
3342	Sailor	28 M	M	Russia	6	6	40 00, mo						120	
3343	Sailor	30 M	M	Massachusetts	22	14	40 00, mo						182	
3344	Sailor	35 M	M	Germany	22	14	45 00, mo						210	
3345	Sailor	37 M	M	Scotland	14	14	40 00, mo						165	
3346	Sailor	27 M	M	Norway	4	1	40 00, mo						120	
3347	Sailor	27 M	M	Germany	11	11	40 00, mo						225	
3348	Sailor	29 M	M	Norway	12	12	45 00, mo						120	
3349	Sailor	39 M	M	Austria	15	11	42 00, mo						182	
3350	Sailor	39 M	M	Norway	16	16	40 00, mo						182	
3351	Sailor	41 M	M	Sweden	4	4	40 00, mo						210	
3352	Sailor	24 M	M	Sweden	7	1m	40 00, mo						105	
3353	Sailor	27 M	M	Norway	10	6							182	
3354	Sailor	26 M	M	Denmark	2	2	4000, mo						182	
	Sailor	34 M	M	Sweden	8	1	40 00, mo						182	
	Sailor	39 M	M	Alaska	24	40	00, mo					90	182	120
	Sailor	38 M	M	United States			40 00, mo						182	
	Sailor	42 M	M	Norway	15	15	40 00, mo						182	
	Sailor	28 M	M	Norway	5	5	40 00, mo					120	105	
	Sailor	36 M	M	Ireland	20	12	100 00, mo							
	Sailor	33 M	M	Germany	8	18m	37 50, mo						165	
	Sailor	32 M	M	Finland	10	9	40 00, mo						270	
	Sailor	32 M	M	Denmark	10	10	40 00, mo						282	
	Sailor	28 M	M	Germany	4	4	40 00, mo					90	120	
	Sailor	23 M	M	Sweden	4	3	40 00, mo						270	
	Sailor	56 M	M	Sweden	23	70	37 50, mo					182	75	
	Sailor	56 M	M	England	16	4	40 00, mo					18	120	
	Sailor	55 M	M	Holland	5	5	40 00, mo						120	
	Sailor	34 M	M	Germany	5	5	40 00, mo						120	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, Etc.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.	Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported...	Member of		Weekly Benefits.	
			Then.....	Now .....				Present Employment.	Present Employer .....	Rent.....		Board.....	Board and Lodging...		Beneficial Associat'ns
Coast Sailors—Continued.															
3337	Sailor	15	good	good	23						\$5 00		yes	yes	
3338	Sailor	16	good	good	27						5 00		yes	yes	
3339	Sailor	14	good	good	28						5 00		yes	yes	
3340	Sailor	16	good	good	22						5 00		yes	yes	
3341	Sailor	10	good	good	15						5 00		yes	yes	
3342	Sailor	13	good	good	14						5 00		yes	yes	
3343	Sailor	14	good	good	11						5 00		yes	yes	
3344	Sailor	13	good	poor	12						5 00		yes	yes	
3345	Sailor	18	good	good	19						5 00		yes	yes	
3346	Sailor	14			7						5 00		yes	yes	
3347	Sailor	14	good	good	13						4 50		yes	yes	
3348	Sailor	14	good	good							4 50		yes	yes	
3349	Sailor	13	good	good	26						5 00		yes	yes	
3350	Sailor	14	good	good	24						5 00		yes	yes	
3351	Sailor	14	good	good	10						5 00		yes	yes	
3352	Sailor	11	good	good	11						5 00		yes	yes	
3353	Sailor	16	good	good	15						5 00		yes	yes	
3354	Sailor	16	good	good	14						5 00		yes	yes	
3355	Sailor	15	good	good	14						5 00		yes	yes	
3356	Sailor	14	good	poor	25						5 00		yes	yes	
3357	Sailor	11	good	good	27						5 00		yes	yes	
3358	Sailor	16	good	good	26		rent	3	\$10 00		5 00		yes	yes	\$7 50, Dr. & Med.
3359	Sailor	14	good	good	14						5 00		yes	yes	
3360	Sailor	16	good	good	20		rent	1	10 00		5 00		yes	yes	
3361	Sailor	16	good	good	17						5 00		yes	yes	
3362	Sailor	15	good	good	17						5 00		yes	yes	
3363	Sailor	14	good	good	14						5 50		yes	yes	
3364	Sailor	14	good	good	14						5 00		yes	yes	
3365	Sailor	11	good	good	7						5 00		yes	yes	
3366	Sailor	13	good	poor	15						5 00		yes	yes	
3367	Sailor	11	good	good	12						5 00		yes	yes	
3368	Sailor	14	good	good	8						5 00		yes	yes	
3369	Sailor	14	good	good							5 00		yes	yes	
3370	Sailor	14	good	good							5 00		yes	yes	
3371	Sailor	14	good	good							5 00		yes	yes	
3372	Sailor	14	good	good							5 00		yes	yes	
3373	Sailor	14	good	good							5 00		yes	yes	
3374	Sailor	14	good	good							5 00		yes	yes	
3375	Sailor	14	good	good							5 00		yes	yes	
3376	Sailor	14	good	good							5 00		yes	yes	
3377	Sailor	14	good	good							5 00		yes	yes	
3378	Sailor	14	good	good							5 00		yes	yes	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work	Health.		Years Engaged	Own or Rent Home	Number of Rooms	Amount Paid for			Others Supported	Member of		Weekly Benefits.
			Then	Now				Rent	Board	Board and Lodging		Beneficial Associat'ns	Labor Organizat'ns.	
Coast Sailors—Continued.														
3370	Sailor	12	good	good	12					\$5 00		yes	yes	
3371	Sailor	14	good	good	22					5 00		yes	yes	
3372	Sailor	14	good	good	20					5 00		yes	yes	
3373	Sailor	13	good	good	15					5 00		yes	yes	
3374	Sailor	15	good	good	13					5 00		yes	yes	
3375	Sailor	15	good	good	11					5 00		yes	yes	
3376	Sailor	15	good	good	9					5 00		yes	yes	
3377	Sailor	15	good	good	10					5 00		yes	yes	
3378	Sailor	14	good	good	15					5 00		yes	yes	
3379	Sailor	15	good	good	15					5 00		yes	yes	
3380	Sailor	15	good	good	15					5 00		yes	yes	
3381	Sailor	11	good	good	24					5 00		yes	yes	
3382	Sailor	9	good	good	16					5 00		yes	yes	
3383	Sailor	13	good	good	13					5 00		yes	yes	
3384	Sailor	14	good	good	11					5 00		yes	yes	
3385	Sailor	18	good	good	12	rent	4	\$16 00		5 00	1	yes	yes	
3386	Sailor	18	good	good	25					5 00		yes	yes	
3387	Sailor	14	good	good	33					3 00		yes	yes	
3388	Sailor	14	good	good	10					5 00		yes	yes	
3389	Sailor	14	good	good	12					5 00		yes	yes	
3390	Sailor	17	good	good	5					5 00		yes	yes	
3391	Sailor	11	good	poor						5 00		yes	yes	
3392	Sailor	17	good	good	22					4 00		yes	yes	
3393	Sailor	16	good	good	9					5 00		yes	yes	
3394	Sailor	16	good	good	8					5 00		yes	yes	
3395	Sailor	14	good	good	12				2 00	4 00		yes	yes	
3396	Sailor	12	good	good	10					5 00		yes	yes	
3397	Sailor	16	good	good	17					5 00		yes	yes	
3398	Sailor	14	good	good	14					5 00		yes	yes	
3399	Sailor	15	good	good	15					5 00		yes	yes	
3400	Sailor	15	good	good	16					5 00		yes	yes	
3401	Sailor	14	good	good	12					5 00		yes	yes	
3402	Sailor	13	good	good	10					5 00		yes	yes	



RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.		
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.
3403	Coast Sailors—Continued.															
3404	Sailor	27	M	M	Germany	12	12	\$40 00, mo						52	90	
3405	Sailor	27	M	M	Wisconsin			40 00, mo							150	
3406	Sailor	35	M	M	Sweden	10	5	40 00, mo							182	
3407	Sailor	22	M	M	Sweden	10	5	40 00, mo						52	90	
3408	Sailor	26	M	M	Germany	5	3	40 00, mo							90	
3409	Sailor	31	M	M	Germany	10	6	40 00, mo						90	90	
3410	Sailor	33	M	M	Sweden	2	2	40 00, mo						90	60	
3411	Sailor	22	M	M	England	12	12	40 00, mo						270		
					Sweden	5	1	40 00, mo						182		
3412	Head miller.	40	M	M	New Hampshire			175 00, mo	\$2,100	\$5 75	8	4:30				
3413	Foreman	42	M	M	Scotland			25 00, week	1,275	3 50						
3414	Engineer	32	M	M	California			25 00, week	1,275	3 50	7	6				
3415	Second miller	42	M	M	New York				1,377	3 77	12	12				
3416	Miller	39	M	M	Bavaria			4 00, day	1,224	3 35	12	12				
3417	Miller	45	M	M	England	25	19	4 00, day	1,224	3 35	12	12				
3418	Foreman, delivery	47	M	M	Maine			3 00, day	894	2 45	7	5		4	4	
3419	Millhand	52	M	M	Maine			3 00, day	804	2 20	12	12		4	26	
3420	Millhand	45	M	M	Ireland	25	24	3 00, day	918	2 51	12	12				
3421	Millhand	48	M	M	New York			15 00, week	765	2 09	12	12				
3422	Millhand	55	M	M	New York			15 00, week	765	2 09	7	5				
3423	Millhand	46	M	M	Ohio			15 00, week	742	2 03	7	5			9	
3424	Millhand	27	M	M	California			15 00, week	750	2 05	7	5			6	
3425	Millhand	22	M	M	California			15 00, week	735	2 01	7	5			6	
3426	Millhand	22	M	M	Scotland	44	23	15 00, week	765	2 09	7	5				
3427	Millhand	57	M	M	Ireland	41	24	15 00, week	737	2 01	7	5		3	8	
3428	Millhand	50	M	M	Ireland	10	10	15 00, week	765	2 09	7	5				
3429	Millhand	28	M	M	Sweden	13	11	15 00, week	700	1 91	7	5			26	
3430	Millhand	33	M	M	Ohio			15 00, week	765	2 09	7	5				
3431	Millhand	35	M	M	England	47	39	18 00, week	768	2 10	12	12		10	40	
3432	Millhand	54	M	M	New York			15 00, week	765	2 09	12	12				
3433	Millhand	27	M	M	Tennessee			15 00, week	765	2 09	12	12				
3434	Millhand	30	M	M	Indiana			18 00, week	918	2 51	12	12				
3435	Millhand	47	M	M	Indiana			18 00, week	918	2 51	12	12				

RATES OF WAGES, YEARLY EARNINGS, HOUSES OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.	Present Employment.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then	Now		Present Em- ployment.	Present Em- ployer			Rent	Board	Board and Lodging		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Coast Sailors—Continued.																
3403	Sailor	13	good	good	12			own	4	\$10 00			6	no	no	\$14 50
3404	Sailor	15	good	good	12			rent	8	40 00			2	yes	no	18 00
3405	Sailor	16	good	good	18			rent	1		25, m		1	yes	no	10 00, Dr.
3406	Sailor	13	good	good	9			own					1	no	no	7 50, Dr. & Med.
3407	Sailor	14	good	good	11			rent	8	30 00			3	yes	no	12 00
3408	Sailor	15	good	good	17			rent	5	15 00			5	yes	no	10 00
3409	Sailor	15	good	good	10			rent	6	18 00			4	yes	no	10 00
3410	Sailor	15	good	good	14			rent	4	10 00			4	no	no	7 50, Dr. & Med.
3411	Sailor	7	good	good	7			own			7 50		2	yes	no	7 50, Dr. & Med.
Flour Mills—Continued.																
3412	Head miller.	20	good	good	18			rent					4	yes	no	10 00, Dr. & Med.
3413	Foreman	14	good	good	28			rent	8	40 00			2	yes	no	14 50
3414	Engineer	18	good	good	15			rent	1				1	yes	no	18 00
3415	Second miller	17	good	good	10			own					1	no	no	7 50, Dr. & Med.
3416	Miller	14	good	fair	30			own					3	yes	no	12 00
3417	Miller	15	good	good	30			rent	8	30 00			3	no	no	10 00
3418	Foreman, delivery	8	good	fair	9			rent	5	15 00			4	yes	no	7 50, Dr. & Med.
3419	Millhand	20	good	good	24			rent	6	18 00			4	yes	no	10 00
3420	Millhand	10	good	good	7			rent	4	10 00			4	no	no	7 50, Dr. & Med.
3421	Millhand	12	good	good	13			rent					2	yes	no	7 50, Dr. & Med.
3422	Millhand	13	good	good	14			own			7 50		4	yes	no	10 00, Dr. & Med.
3423	Millhand	15	good	good	7			rent					3	yes	no	6 00
3424	Millhand	13	good	good	8			rent		5 00			2	yes	no	7 50, Dr. & Med.
3425	Millhand	16	good	good	2			rent	5	14 00			3	yes	no	10 00, Dr. & Med.
3426	Millhand	8	good	good	10			rent	1	6 00	3 50		7	yes	no	6 00
3427	Millhand	13	good	good	17			rent					1	no	no	
3428	Millhand	12	good	good	2			rent	4	9 00			4	no	no	
3429	Millhand	11	good	good	8 m			own					3	yes	no	10 00
3430	Millhand	20	good	good	10			rent	5	15 00			4	yes	no	10 00
3431	Chief	16	good	fair	30			rent					1	no	no	
3432	Chief	11	good	good	9			rent	1	10 00	25, m		2	yes	no	10 00
3433	Overmaster	12	good	good	2			rent	5	18 00			2	yes	no	10 00
3434	Overmaster	16	good	good	31			rent								

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age, Sex.	Married or Single.	Nationality.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.			
					U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.	
Miscellaneous.																
3435	Laborer	35 M		Massachusetts			\$1 25, day*			7	5:30	30	10	38		
3436	Laborer	25 M		Louisiana			1 25, day			7	5:30	30	22	22		
3437	Laborer	21 M		Germany	3	3	1 25, day			7	5:30	30	20	63		
3438	Laborer	20 M		United States			1 25, day			7	5:30	30				
3439	Laborer	25 M		France			1 25, day			7	5:30	30				
3440	Laborer	34 M		New York			1 25, day			7	5:30	30		30		
3441	Laborer	36 M		Ireland	13	8	1 25, day			7	5:30	30	17	28		
3442	Laborer	28 M		Holland	5	1	1 25, day			7	5:30	30		54		
3443	Laborer	31 M		Denmark	8	4	1 25, day			7	5:30	30		78		
3444	Laborer	38 M		Denmark	14	8	1 25, day			7	5:30	30		45		
3445	Laborer	45 M		Scotland	18	9	1 25, day			7	5:30	30		100		
3446	Laborer	25 M		Ireland	6	4	1 25, day			7	5:30	30		16		
3447	Laborer	38 M		Denmark	21	18	2 00, day			7	6	60		153		
3448	Laborer	51 M		Ireland	25		1 25, day			7	5:30	30				
3449	Laborer	22 M		Ireland	4	4	1 25, day			7	5:30	30				
3450	Laborer	44 M		Pennsylvania			1 25, day			7	5:30	30				
3451	Laborer	41 M		Ireland	10	5	1 25, day			7	5:30	30				
3452	Laborer	48 M		Pennsylvania			1 25, day			7	5:30	30		48		
3453	Laborer	32 M		Ireland	11		1 25, day			7	5:30	30				
3454	Laborer	25 M		Ireland	4	3	1 25, day			7	5:30	30				
3455	Laborer	27 M		Italy	8		1 25, day			7	5:30	30				
3456	Laborer	47 M		Belgium	11		1 25, day			7	5:30	30		64		
3457	Laborer	29 M		Germany	8		1 25, day			7	5:30	30	20	33		
3458	Laborer	34 M		Scotland	12		1 25, day			7	5:30	30		74		
3459	Laborer	27 M		Germany	6		1 25, day			7	5:30	30		60		
3460	Laborer	34 M		Ireland	22	17	1 25, day			7	5:30	30		45		
3461	Laborer	34 M		Ireland	21	16	1 75, day			7	5:30	30		153		
3462	Laborer	46 M		Ireland	37	12	1 75, day			7	5:30	30		104		
3463	Laborer	46 M		Ireland	10	4	1 75, day			7	5:30	30		180		
3464	Laborer	32 M		Ireland	17	15	1 75, day			7	5:30	30		85		
3465	Laborer	43 M		Ireland	17	3	1 75, day			7	5:30	30		78		
3466	Laborer	45 M		Ireland	3		1 75, day			7	5:30	30		153		

\* Board and lodging.

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.															
No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then .....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent .....	Board .....	Board and Lodging .....		Beneficial Associat'ns	Labor Or- ganizat'ns.	
Miscellaneous—Continued.															
3435	Laborer	17	good	good									yes	yes	\$6 00
3436	Laborer														
3437	Laborer	15	good	good		4 m							yes	yes	8 00
3438	Laborer	15	good	good											
3439	Laborer	14	good	good									yes	yes	5 00
3440	Laborer														
3441	Laborer	16	good	good									yes	yes	8 00
3442	Laborer	14	good	good											
3443	Laborer	16	good	good									yes	yes	7 00
3444	Laborer	13	good	good											
3445	Laborer	16	good	good									yes	yes	7 00
3446	Laborer	17	good	good									yes	yes	10 00
3447	Laborer	17	good	good			rent	2	\$8 00			3	yes	no	
3448	Laborer						rent	6	15 00			4	no	no	
3449	Laborer	14	good	good											
3450	Laborer	15	good	good									no	no	
3451	Laborer	14	good	good									yes	yes	
3452	Laborer	17	good	good											
3453	Laborer	17	good	good		2							yes	yes	7 00
3454	Laborer	15	good	good		18 m							yes	yes	8 00
3455	Laborer	17	good	good		1									
3456	Laborer	14	good	good		5 w									
3457	Laborer	16	good	good		5 m									
3458	Laborer														
3459	Laborer	16	good	good									yes	yes	6 00
3460	Laborer	17	good	good		6 m		1	5 00	\$3 15			yes	no	8 00
3461	Laborer	18	good	good		2 d			5 00	4 00			no	no	
3462	Laborer	13	good	good		33					\$4 50		no	no	
3463	Laborer	14	good	poor		15							no	no	
3464	Laborer	18	good	good		3 d		1	5 00	3 50			no	no	
3465	Laborer	16	good	good		15		1	4 00				no	no	

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age.	Sex.	Married or Single.	Nativity.	Years in		Wages.	Earnings.		Working Hours.		Minutes for Lunch.	Number Days Lost.				
						U. S.	California.		Year.	Daily Average.	From A. M.	To P. M.		Sick.	No Work.	Other Cause.		
Miscellaneous—Continued.																		
3463	Laborer	42	M	S	Germany	21	15	\$1 75, day			7	5	60	78	78			
3467	Bricklayer	38	M	M	Ireland	8	2	3 00, day			8	5	60					
3468	Laborer	24	M	S	California			1 75, day			7	6	60					
3469	Laborer	49	M	M	Ireland	26	24	2 00, day			7	6	60	234	234			
3470	Laborer	23	M	M	California			2 00, day			7	5:30	60	78	78			
3471	Laborer	22	M	S	California			2 00, day			7	5:30	60					
3472	Mason	50	M	M	Ireland	18	18	3 00, day			7:30	5:30	60					
3473	Mason	60	M	M	Ireland	37	25	3 00, day			7:30	5:30	60	117	117			
3474	Mason	64	M	M	Ireland	43	40	3 00, day			7:30	5:30	60	8	8			
3475	Mason	25	M	M	Ireland	25	5	3 00, day			7:30	5:30	60	234	234			
3476	Mason	52	M	M	Scotland	40	23	3 00, day			7:30	5:30	60	18	208			
3477	Laborer	21	M	S	United States			2 00, day			7	5	60	30	130			
3478	Longshoreman	34	M	M	New York			5 50, day			6	5	60		153			
3479	Longshoreman	46	M	M	Ireland	32	18	5 50, day			7	5	60	12	153			
3480	Longshoreman	45	M	M	Ireland	27	17	5 50, day			7	5	60	153	153			
3481	Stevedore engineer	45	M	M	Denmark	28	28	5 50, day			7	6	60		153			
3482	Stevedore engineer	30	M	M	California						7	6	60	26	234			
3483	Teamster	31	M	S	England			1 25, day*			7	5:30	30	16				
3484	Teamster	25	M	S	Texas	3		1 25, day			7	5:30	30	16				
3485	Teamster	28	M	S	New York			1 25, day			7	5:30	30					
3486	Teamster	25	M	S	Nevada			1 25, day			7	5:30	30					
3487	Teamster	37	M	M	Ohio			1 25, day			7	5:30	30	45	45			
3488	Teamster	29	M	S	Sweden	8		1 25, day			7	5:30	30	12	37			
3489	Teamster	25	M	S	Illinois			1 25, day			7	5:30	30					
3490	Teamster	22	M	S	California			1 25, day			7	5:30	30					
3491	Teamster	22	M	S	California			1 25, day			7	5:30	30					
3492	Teamster	38	M	M	Massachusetts			1 25, day			7	5:30	30					
3493	Teamster	36	M	M	California			1 25, day			7	5:30	30	55	55			
3494	Teamster	24	M	M	Tennessee			1 25, day			7	5:30	30					

\* In above occupations change employers very often, working wherever there is work to be done, and it is not possible to ascertain annual earnings, uncertainty in column "no work."

† The common laborer is a hard one, with long hours, hard work, and small annual earnings.

## STATEMENTS OF INDIVIDUAL WAGE-EARNERS.

465

RATES OF WAGES, YEARLY EARNINGS, HOURS OF LABOR, ETC.—Continued.

No.	Occupation.	Age began Work...	Health.		Years Engaged.		Own or Rent Home	Number of Rooms.	Amount Paid for			Others Supported...	Member of		Weekly Benefits.
			Then.....	Now .....	Present Em- ployment.	Present Em- ployer .....			Rent.....	Board.....	Board and Lodging..		Beneficial Associat'ns	Labor Or- ganizat'ns.	
<i>Miscellaneous—Continued.</i>															
3466	Laborer .....	14	good	good	10	3 m	rent	1	\$14 00	\$4 50	1	no	no	\$17 50, Dr. & Med.	
3467	Bricklayer .....	14	good	good	15	2	rent	5	4 00			yes	yes		
3468	Laborer .....	16	good	good	8			1	3 00			no	no		
3469	Laborer .....	14	good	good	35		rent	3	7 00			no	no		
3470	Laborer .....	17	good	good	27	2 w	own					yes	no	7 00, Dr. & Med.	
3471	Laborer .....	16	good	poor								no	no		
3472	Mason .....														
3473	Mason .....	15	good	good	40		own					no	yes		
3474	Mason .....	16	good	good	46		rent	4	12 00			no	yes		
3475	Mason .....	16	good	good	23		rent	4	9 00			no	no		
3476	Mason .....	11	good	good	21		rent	3	10 00			no	yes		
3477	Laborer .....	15	good	fair	6			1	6 00	4 50		no	no		
3478	Longshoreman .....	10	good	good	5		rent	3	12 00			yes	yes	7 50, Dr. & Med.	
3479	Longshoreman .....	15	good	good	12		rent	6	18 00			yes	yes	10 00	
3480	Longshoreman .....	12	good	good	18		own					no	yes	10 00	
3481	Steveldore engineer .....	17	good	good	27		rent	4	14 00			yes	yes	28 00	
3482	Steveldore engineer .....	14	good	fair	14		rent	3	15 00			yes	yes		
3483	Teamster .....	13													
3484	Teamster .....														
3485	Teamster .....	18													
3486	Teamster .....	18													
3487	Teamster .....	17	good	good								yes		6 00	
3488	Teamster .....	14	good	good		4 m									
3489	Teamster .....	18	good	good		8 m						yes		10 00	
3490	Teamster .....	17	good	good		1									
3491	Teamster .....	14				2 m									
3492	Teamster .....	16	good	good		2									
3493	Teamster .....	15	good	good								yes		9 00	

\* Including board and lodging.



## WOMEN'S ORGANIZATIONS.

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The accompanying tables show a total of 107 female organizations in this State, with a membership of 39,319. This does not include the various church societies, neither does it show any of the missionary work carried on by women. Fraternal societies are also excluded, and so are organizations composed of men and women indiscriminately. Of the total number 30 did not state amount expended annually, leaving 77 societies whose total disbursements per year are \$574,618 46, all of which is for beneficiary purposes. The first society was organized in 1851, after which the dates scatter until 1880. Since then organization has been frequent, and is constantly increasing from year to year. Education and self-improvement form a basis only second to charitable interest as a motive for the banding together of women.



## LIST OF WOMEN'S

Name.	When Organized.	Membership.		Aims.
		Char-ter.	Present.	
<i>San Francisco.</i>				
Protestant Orphan Asylum..	Feb. 10, '51	12	157	Care, relief, protection, and improvement of orphans.
Catholic Orphan Asylum....	Aug. 18, '51	7	20	Care and protection of orphans.
Ladies' Protection and Relief Society	Aug. 4, '53	24	108	Assistance to strangers destitute and dependent.
Ladies' Society of Israelites..	Aug. 12, '55	20	300	To assist the needy Hebrew women and children.
Ladies' United Hebrew Ben. Society.	— —, '56	—	500	Care of sick and needy Hebrew women and children.
Ladies' Seamen's Friend Society.	— —, '56	9	58	Relief of shipwrecked and destitute sailors—to provide burial.
St. Joseph's Infant Asylum..	Mar. 19, '63	3	16	Charitable and educational
Hebrew Ladies' Ben. Society..	Jan. 10, '64	—	116	All kinds of charity work ..
French Ladies' Ben. Society..	June 5, '67	—	—	To assist the French poor ..
Cal. Woman's Hospital.....	May —, '68	27	144	Hospital for women, both rich and poor.
Protestant Episcopal Old Ladies' Home.	Jan. —, '69	24	—	Permanent care of aged and poor women of Episcopal Church.
Order of Eastern Star.....	Aug. 31, '69	—	6,208	Fraternity and charity.....
German Ladies' Ben. Society..	Oct. 9, '70	20	320	To assist German widows and orphans.
St. Luke's Hospital .....	— —, '71	16	16	Medical treatment for the worthy poor.
Little Sisters' Infant Shelter..	— —, '71	—	74	Care and instruction of poor children by the day.
Children's Day Home .....	— —, '72	7	30	Care of poor and neglected children.
Hebrew Ladies' Sewing Society.	— —, '72	—	200	To provide clothing for poor Jewish women and children.
Teachers' Mutual Aid Society.	May 18, '73	47	366	Mutual assistance in case of sickness.
Old People's Home .....	Mar. 19, '74	—	—	A home for the sick and destitute of all nations.
Children's Hospital .....	Mar. 23, '75	14	250	Medical and surgical care of children—train nurses.
Pac. Homœopathic Dispensary Association.	Dec. 23, '76	10	80	Medical aid to worthy poor
Young Woman's Christian Association	Sept. 9, '77	—	200	To aid friendless young women in every way.
Pioneer Kindergarten Society.	July 23, '78	130	373	Free kindergartens for children of the poor.
Woman's Christian Temperance Union.	— —, '79	—	7,000	All kinds of temperance work and instruction.
Golden Gate Kindergarten Association.	Oct. 6, '79	—	900	Free kindergartens for children of the poor.
Society for Christian Work..	May —, '80	25	120	Denominational charity work (Unitarian).
Fruit and Flower Mission...	Oct. 6, '80	—	100	Non-sectarian benevolence of all kinds.
Girls' Union .....	Mar. 24, '84	20	41	Material aid to self-dependent girls.
Art Students' League .....	Oct. —, '84	2	6	Give and receive instruction in art.
Lick Old Ladies' Home .....	Nov. 20, '84	—	—	—
Woman's Exchange .....	Feb. 15, '85	60	319	Industrial aid .....
Woman's Relief Corps Home	Feb. 20, '85	—	2,939	Aid to Grand Army veterans
Laurel Hall Association...	Feb. 3, '86	22	(64 corps.) 115	Literary advancement.....

## ORGANIZATIONS.

Educational Features.	Source of Income.	Annual Expenditures.	How Nearly Self-Sustaining.
Four school departments....	State appropriations, donations, and membership fees.	\$36,756 63	Something more.
Day and kind'garten schools.	State appropriations, legacies, and donations.	43,119 85	Something more.
Four school departments, including kindergarten.	Interest on money, donations, State aid, rents, and dues.	27,000 00	Not self-sustaining.
None .....	Donations and dues.....	-----	Something more.
None .....	Donations and dues.....	1,692 59	Something more.
None .....	Board and lodging in Home, donations, and dues.	-----	-----
Day school .....	State aid and legacies.....	31,037 40	Something more.
None .....	Dues and donations.....	-----	-----
None .....	Dues and donations.....	2,500 00	Something more.
Training school for nurses ..	Endowments, donations, and dues.	21,933 40	Something more.
None .....	Endowments, donations, and admission fees.	6,247 80	Balance, \$3,617 64
None .....	Membership fees and dues..	2,267 70	-----
None .....	Fees and annual ball .....	6,000 00	\$100 00 surplus monthly.
Training school for nurses ..	Donations from churches, fees, and dues.	29,540 97	Something more.
Kindergarten school .....	Fees for children's care, dues, and donations.	3,324 91	Something more.
Kindergarten school .....	Subscriptions and public benefits.	-----	Something more.
None .....	Dues and donations; interest on sinking fund.	1,400 00	Balance, \$7,500 00
None .....	Dues and initiation fees .....	3,000 00	Bal'ce, \$10,560 00
None .....	Bequests, endowments, dues, and fees.	22,026 09	Bal'ce, \$32,008 28
Two years' course for nurses; practice and theory.	Bequests, endowments, fees, and donations.	34,724 86	Balance, \$2,057 65
Training school for nurses ..	From sale of medicines, and membership fees.	1,482 85	Balance, \$552 08
Industrial training and miscellaneous study.	Donations, subscriptions, membership fees, and dues.	14,301 59	Balance, \$369 64
Kindergarten training (4 schools).	Entertainments, dues, donations, and bequests.	5,551 35	Balance, \$271 79
Manual training and self-help.	Membership fees, dues, donations, and bequests.	3,866 66	Balance, \$269 20
Kindergarten training (35 kindergartens).	\$100,000 endowment, bequests, donations and dues.	24,859 94	Bal'ce, \$17,516 94
None .....	Entertainments, donations, dues, sales of fancy articles.	1,822 25	Balance, \$220 29
None .....	Subscriptions, dues, donations, and bequests.	1,649 00	Balance, \$2,428 75
-----	Legacies, donations, and dues; board and lodging of inmates.	6,171 65	Balance, \$79 25
All kinds of work in oil and water color.	By assessments and dues (membership limited).	-----	Something more.
None .....	Annual benefit, dues, 10 per ct. com. on sales, donations.	44,561 65	Bal'ce, \$14,769 25
Patriotism and the memory of our heroic dead.	Initiation fees, dues, and State aid; benefits.	1,618 95	-----
Courses in reading, discussion of various topics.	Initiation fees and yearly dues.	per quarter.	-----

Quite so.

## LIST OF WOMEN'S

No. re.	When Organized.	Membership.		Aims.
		Char-ter.	Present.	
<i>San Francisco</i> -Continued.				
Young Ladies' Institute.....	Sept. —, '86	200	1,834 (40 br'nchs)	Mutual aid in case of sick- ness.
Ladies of the G. A. R.....	June —, '86	20	700 (18 Circles)	To aid sick soldiers and sailors of the late war.
Channing Auxiliary, First Unitarian Church.	Feb. —, '87	30	149	Denominational and mis- sionary work.
Catholic Ladies' Aid Society.	June 17, '87	40	1,900 (22 br'nchs)	General charity work.....
Native Daughters of the Golden West.	July 25, '87	—	2,600 (62 Parlors)	Sick benefits.....
Woman's Club.....	Aug. 8, '87	6	28	To maintain the principle of equality of the sexes.
Armitage Orphanage.....	Dec. 10, '87	20	193	For care and training of orphans, half-orphans, and destitute and abandoned boys.
Associated Charities.....	May 6, '88	—	153	To prevent vagrancy and pauperism.
Women's Industrial and Educational Union.	Nov. —, '88	35	600	To secure educational and industrial advancement for women.
Century Club.....	Sept. —, '88	111	Limit, 200	Interchange of thought and coöperation among women.
Woman's Missionary Society	Oct. 4, '88	18	67	Home and foreign mission- ary work.
Doctor's Daughters.....	Jan. —, '88	40	Limit, 40	To furnish doctors, nurse, and medicine to worthy poor.
St. Elizabeth Sewing Society.	— —, '88	96	200	To clothe the poor. ....
Maria Kip Orphanage.....	May 13, '89	11	75	Care and training of orphan, half-orphan, and aban- doned girls.
Florence Crittenton Home for Erring Women.	July 16, '89	20	250	To provide a home for girls who have erred, and to save them from further harm.
Hahnemann Hospital Asso- ciation.	— —, '89	—	118	To maintain free wards in the Hahnemann Hospital for Children.
Polyclinic Ladies' Aid So- ciety.	Sept. —, '89	15	119	To maintain wards in Coun- ty Hospital, and aid sick poor.
Woman's Press Association.	Sept. 27, '90	113	126	To elevate journalism and workers.
Saturday Morning Orchestra.	Nov. 8, '90	15	40	Musical study.....
King's Daughters' Home for Incurables.	Dec. 1, '90	45	2,500 State Ass'n.	To maintain a home for in- curables.
Nursery for Homeless Chil- dren.	Mar. 24, '91	3	68	Care of orphans, half orphans, and abandoned children.
California Ceramic Club....	Nov. —, '91	23	30	To promote the interests of ceramic painters.
Daughters of the American Revolution.	Dec. 10, '91	17	42	To cherish, maintain, and extend American freedom.
Ladies' Auxiliary Jewish Alliance.	Feb. —, '92	500	1,500	To aid Russian refugees in practical ways.
<i>Los Angeles.</i>				
Hebrew Ladies' Benevolent Society.	Jan. 7, '70	36	110	To relieve poor, needy, " sick, and to bury the "
Ladies' Benevolent Society..	Jan. 4, '77	65	300	Temporary relief classes of decess

## (ORGANIZATIONS—Continued.)

Educational Features.	Source of Income.	Annual Expenditures.	How Nearly Sustaining.
None .....	Dues and per capita tax of \$1 per year each.	\$13,404 00	—03816 Bal'ce, \$12,000 00
To perpetuate and keep Memorial Day in public schools.	Fees and dues, and entertainments.	.....	Something more.
Moral and religious culture .....	Publication of calendar, lectures, and musicales.	1,489 39	Balance, \$485 60
None .....	Entertainments, dues, and donations.	5,470 10	Balance, \$504 00
None .....	Initiation fees, assessments, and dues.	.....	.....
None .....	Initiation fees and monthly dues.	100 00	Quite so.
Boarding and day school.....	State aid, bequests, donations, and dues.	11,047 84	Balance, \$949 17
None .....	Donations, bequests, fees, and membership dues.	12,969 02	Balance, \$4,035 73
Cooking, dressmaking, millinery, stenography, etc.; languages.	Bequests, dues, donations, life memberships.	5,927 90	Balance, \$3,054 87
None .....	Membership dues and fees.	.....	Quite so.
None .....	Membership fees and dues; donations.	135 15	Quite so.
None .....	Dues, donations, and entertainments; bequests.	1,400 00	Something more.
None .....	Fairs, voluntary subscriptions, dues, and fees.	600 00	Quite so.
Day school. A practical knowledge of housework.	State aid, dues, fees paid by parents, donations.	5,539 35	Balance, \$1,294 40
None .....	Bequests, endowments, dues, fees, and donations.	6,145 33	Something more.
Training school for nurses (Homœopathic).	Bequests, endowments, dues, fees, entertainments.	.....	.....
None .....	Entertainments, dues, fees, bequests, and donations.	9,635 86 (receipts.)	Something more.
To influence public opinion in favor of women's efforts.	Initiation fees and membership dues.	.....	Quite so.
Special study of orchestral music.	Membership dues .....	850 00	Quite so.
To stimulate self-culture by uniform effort.	Dues, donations, bequests, and entertainments.	12,000 00	Balance, \$1,100 00
Day school and kindergarten.	State aid, dues, board of children, entertainments.	7,964 92	Balance, \$343 35
To study and to teach the art of painting on china.	Membership dues, semi-annual sale of work.	.....	Something more.
To teach and uphold patriotism everywhere.	Fees and annual dues.....	.....	Quite so.
Night school for adults; to teach the English language.	Monthly dues and voluntary contributions.	3,232 75	Balance, \$3,647 80
None .....	Monthly dues of members..	1,000 00	Quite so.
None .....	Contributions, fees, bequests, and annual ball.	20,000 00 since org'd.	Quite so.

## LIST OF WOMEN

Name.	When Organized.	Membership.		Aims.
		Char-ter.	Present.	
<i>Los Angeles—Continued.</i>				
Orphans' Home .....	July —, '80	20	120	Care of orphans, half orphans, and abandoned children.
German Ladies' Benevolent Society.	Mar. 24, '81	50	130	To assist women and children of German descent.
Woman's Suffrage Association.	Mar. 15, '84	7	67	To advocate woman suffrage and equality.
Flower Festival Society .....	Mar. —, '85	-----	200	To provide a home for working girls and women.
Humane Society .....	Feb. 27, '86	50	150	Prevention of cruelty to children and animals.
Ladies' Aid Society, First Congregational Church.	Feb. 8, '88	-----	100	To promote the interests of the Congregational Ch.
Central Circle, King's Daughters.	June 28, '88	37	500	Helping the needy, and spiritual culture.
The Ruskin Art Club.....	Oct. 12, '88	23	80	Special study of black and white art.
Newsboys' Home.....	Feb. —, '90	60	130	Physical and moral welfare of neglected boys.
Woman's Industrial Association.	July 6, '92	113	113	To provide a place for sale of articles made by women.
<i>San Diego.</i>				
Ladies' Aid Society, First Congregational Church.	Dec. 10, '86	9	57	Charity and church work..
Woman's Home Association	Feb. —, '87	-----	-----	Charitable and educational.
Ladies' Aid Society, Unitarian Church.	Apr. 2, '88	14	14	Sociable, charitable, and church work.
Women's Industrial Exchange.	Jan. —, '80	-----	82	To aid working women practically.
Woman's Auxiliary, Unitarian Society.	Apr. 3, '89	14	27	Social and charitable.....
Ladies' Silk Culture Society.	Mar. 12, '90	13	20	To introduce silk culture...
Fruit Festival Association ..	May —, '90	146	200	To exhibit the fruits of San Diego County.
Spiritualistic Aid Society ...	Apr. 27, '92	13	30	Social and moral reform: spiritual knowledge.
Common Sense Club .....	Apr. 31, '92	7	19	General advancement....
San Diego Club.....	Feb. —, '92	25	42	Educational and literary...
<i>Pomona.</i>				
Woman's Christian Temperance Union.	Aug. —, '83	8	53	Reformatory and educational temperance work.
Ladies' Aid Society, M. E. Church.	Oct. 10, '83	18	65	To furnish entertainments for the M. E. Church.
St. Paul's Ladies' Guild.....	Apr. 3, '84	11	30	To help support church charity work.
Woman's Missionary Union, Pilgrim Church.	June —, '88	20	-----	To spread the gospel and Christian teachings.
Children's Mission Board, Pilgrim Church.	-----	5	15	To educate a girl in India and other work.
Ladies' Home and Foreign Missions, Presbyterian Ch.	July 20, '88	12	37	All kinds of Missionary work.
Ladies' Foreign Missionary Society, M. E. Church.	— —, '88	-----	40	To save heathen women and spread the gospel.
Fruit and Flower Mission ...	Apr. 9, '89	12	Limit, 25	To carry fruit and flowers to the sick poor.
Order of Eastern Star .....	Aug. 31, '91	21	31	Fraternal and charitable...
Ladies' Home and Foreign Missions, Christian Ch.	Oct. 7, '90	12	36	General missionary

## ORGANIZATIONS—Continued.

Educational Features.	Source of Income.	Annual Expenditures.	How Nearly Self-Sustaining.
Day school and kindergarten	State aid, bequests, donations, memberships.	\$13,265 41	Balance, \$5,397 88
None .....	Annual festival, fees, and donations.	7,500 00	Quite so.
None .....	Membership fees and dues.	since org'd.	
Courses of reading at various times.	Board of inmates, dues of members, donations.	4,375 13	Balance, \$23 37
Distribution of printed matter to teachers and pupils.	Membership dues, fines, and donations.		
None .....	Membership dues and entertainments.		
Free kindergarten, and other schools.	Self assessments and contributions.	700 00	Quite so.
Art and archaeology .....	Annual dues and exhibitions of work.	1,338 75	Balance, \$118 39
A well-supplied reading-room; special study.	Monthly dues, board of boys, bequests, dues.	3,701 07	Balance, \$850 58
None .....	Fees, subscriptions, commissions on sales.	2,000 00	Small surplus.
None .....	Contributions, dues, and entertainments.		Quite so.
Public school and kindergarten.	Bequests, dues, life memberships, etc.		Quite so.
None .....	Entertainments and contributions.	185 43	Something more.
None .....	Dues, meals, flower shows, lectures, etc.		Quite so.
None .....	Dues, lectures, concerts, subscriptions.	600 00	Something more.
To teach girls how to reel silk and raise cocoons.	Dues of members, and contributions.		Quite so.
None .....	Annual fruit festival, dues, and fees.		Quite so.
None .....	Fees, dues, and contributions from members.		Something more.
None .....	Dues and entertainments.		Something more.
General improvement of members.	Dues, fees, and memberships		Quite so.
General .....	Dues, fees, donations, and bequests.		Quite so.
None .....	Lectures, concerts, fees, donations, etc.	3,000 00	Quite so.
None .....	Bi-monthly teas, sale of fancy articles.		Quite so.
Bible classes and study .....	Monthly pledges .....	65 00	Quite so.
None .....	Monthly pledges .....	45 00	Quite so.
None .....	Dues of members .....	106 00	Quite so.
None .....	Dues, contributions, and bequests, etc.		Something more.
None .....	Dues, subscriptions, donations, and concerts.		Something more.
None .....	Initiation fees and annual dues.		Something more.
None .....	Dues, subscriptions, and donations.	85 54	Quite so.

## LIST OF WOMEN'S

Name.	When Organized.	Membership.		Aims.
		Char-ter.	Present.	
<i>San José.</i>				
Ladies' Benevolent Society "Home of Benevolence."	Oct. —, '87	-----	120	General benevolent work...
Daughters of Veterans	Feb. 1, '86	-----	55	Patriotic and charitable...
<i>Santa Cruz.</i>				
Female Orphan Asylum.....	— —, '82	3	10	Care of orphan and abandoned girls.
<i>Santa Barbara.</i>				
St. Vincent Orphan Asylum.	Jan. 3, '58	3	9	Care of orphans and abandoned children.
<i>Santa Ana.</i>				
W. C. T. U.....	— —, '82	-----	70	General temperance work...
<i>Oakland.</i>				
Fabiola Hospital	— —, '77	-----	164	To provide hospital for worthy poor; train nurses.
Ebell Society	— —, '76	46	235	Intellectual culture and industrial pursuits.
"Daughters of Israel Relief Society."	Feb. 19, '77	15	69	To help the Jewish poor in every way.
Alameda Kindergarten Association.	-----	-----	-----	To maintain free kindergartens.
Home for Aged and Infirm Colored People.	July —, '92	45	45	To aid poor and disabled colored people.
West Oakland Home for Children.	— —, '87	-----	-----	Care of orphans and destitute children.
Economic Club.....	Aug. 31, '92	27	36	To study political economy.
Martha Washington Mining Company.	May 3, '92	7	75	To handle and operate mining property.
<i>Berkeley.</i>				
Pastoral Aid Society, First Presbyterian Church.	— —, '77	12	50	Social, charity, and church work.
Woman's Auxiliary, Unitarian Church.	Feb. 11, '92	23	31	Denominational and religious work.
<i>Stockton.</i>				
Ladies' Aid Society.....	Jan. —, '86	20	50	To assist aged, infirm, and poor women and children.
Associated Charities, San Joaquin County.	Aug. 1, '91	21	60	To prevent indiscriminate and duplicate alms-giving.
<i>Sacramento.</i>				
Marguerite Home for Aged Women.	Feb. 25, '84	-----	-----	To provide a home for indigent and aged women.

## ORGANIZATIONS—Continued.

Educational Features.	Source of Income.	Annual Expenditures.	How Nearly Self-Sustaining.
Day and kindergarten school	James Lick estate, State aid, fees, etc.	\$7,017 00	Something more.
None .....	Fees, dues, and entertainments.	-----	Quite so.
Day and kindergarten sch'ols	State aid, boarders, bequests, fairs, etc.	10,259 75	Quite so.
Boarding and day schools .....	State aid, boarders, fees, fairs, Sisters' work.	8,276 38	Balance, \$1,955 46
None .....	Dues, assessments, and honorary membership.	200 00	Quite so.
A general course in nursing for girls.	Dues, bequests, pay patients, and donations.	8,348 05	\$63 45
From fifteen to twenty sections of study.	Fees, dues, and life memberships.	750 00	Quite so.
None .....	Dues, donations, and social entertainments.	700 00	Quite so.
Six Boards support a like number of schools.	Picnics, Christmas treats, fees, donations, bequests.	5,000 00	Quite so.
Boarding and day schools; kindergarten.	Dues, fees, contributions, concerts, etc.	-----	-----
Discussions and papers on law.	State aid, bequests, donations, dues.	19,988 00	Balance, \$769 57
None .....	Membership fees .....	-----	-----
	Stock at \$100 per share .....	65,000 00	Balance, \$3,500 00
None .....	Dues and entertainments; contributions.	300 00	Quite so.
Special course of reading .....	Dues, donations, and entertainments, teas, etc.	330 00	Balance, \$100 00
None .....	Life memberships, bequests, dues, donations.	\$1,300 31	Balance, \$1,250 00
None .....	Coöperation from Supervisors and other societies.	-----	-----
None .....	Fully endowed by Mrs. E. B. Crocker.	-----	Something more.



1

2

3

4

# INDEX.

## A

	PAGE.
Agriculture .....	15
Agricultural implements .....	193, 243
Axles, iron .....	195

## B

Baggage and express companies .....	206
Bagmakers .....	201, 234
Bakers .....	368
Barber shops .....	205
Basketmakers .....	308
Beet-sugar making .....	17
Bill posters .....	204
Billiard-table makers .....	326
Boat builders .....	197, 300
Book binders .....	199, 235, 401-405
Books and stationery .....	192
Boots and shoes .....	23, 54
Borax works .....	205
Box factories .....	197
Box makers .....	304
Brass workers .....	254
Breweries .....	101, 202
Brewery workmen .....	355-369
Bricklayers .....	198, 274
Bridge carpenters .....	197
Brush factories .....	204
Builders' mill workers .....	196, 288

## C

Cabinetmakers .....	316
Calkers .....	298
Candymakers .....	200, 231, 239, 372-377
Candy store employés .....	377
Card manufacturing .....	199
Carpenters, House .....	197, 280
Mill .....	284
Ship .....	296
Carpets and furniture .....	193
Carriage and wagonmakers .....	264
Chandelier makers .....	262
Chemical works .....	370
Chinese registration .....	13
Cigar-box makers .....	203
Cigar manufacturers .....	201
Cigar workmen .....	370-398
Cloaks .....	191, 146
Clothing .....	
Cloths and trimmings .....	
Coal and wood yards .....	166.
Coast seamen .....	
Cocoanut factory .....	

	Page
Coffee and spice mills .....	202
Cold storage .....	206
Compositors, etc. ....	320, 306
Concrete wallbuilders .....	198
Coopers .....	310
Corset houses .....	422
Cotton mills .....	301
Cracker bakeries .....	203
Crockery and glassware .....	193, 243

## D

Decorators .....	190
Door and sash workers .....	206
Draymen .....	207
Dressmaking, etc. ....	416-419
Druggists .....	192, 241
Dry goods .....	190, 233, 432

## E

Electrical works .....	206
Electroplaters .....	202
Employment office, free .....	12
Engravers .....	190

## F

Fancy goods .....	190, 240
Firearms .....	198
Flouring mills .....	16, 400
Flower and feather workers .....	420
Furniture manufacturing .....	26, 196
Furniture workers .....	310

## G

Gasfitting .....	274
Gas Light Co. ....	206
General merchandise .....	191
Gents' furnishing goods .....	191
Gilders .....	322
Glassmakers .....	266
Gloves .....	25, 242
Groceries .....	193, 242

## H

Hack and carriage company .....	206
Hardware .....	194, 243
Harness-makers, etc. ....	348, 353
Hats and caps .....	191
Hod carriers .....	274
Hotels and restaurants .....	206
House decorators .....	190
House and sign painters .....	190

## I

Ice manufacturing .....	
Industries .....	
Introduction .....	
Investigation .....	
Ironmolders .....	
Ironworkers .....	

# INDEX.

479

## J

	PAGE.
Jewelers' boxes.....	197
Jewelry and silverware.....	192, 200
Jewelry workmen.....	406, 407
Joiners.....	284

## L

Labor and capital.....	29
Laborers.....	207
Laces and embroideries.....	190
Laundries.....	206
Laundry workers.....	426-431
Lead paints.....	202
Lead smelting.....	202
Leather belting.....	200
Leather industry.....	22
List of women's organizations.....	468
Lithographing.....	396-401
Lumber mills.....	196
Lumber yards.....	196

## M

Macaroni factory.....	203
Machinists.....	246
Manufacturing pharmacists.....	370
Marble cutters.....	198
Marble works.....	278
Match factory.....	203
Mathematical instrument makers.....	200
Meat markets.....	204
Millinery, etc.....	418-421
Milling (farinaceous goods).....	202
Miscellaneous.....	462-465

## N

Notions and fancy goods.....	432-436
------------------------------	---------

## O

Onyx workers.....	278
Ornamental stone works.....	198

## P

Painters.....	190, 288
Paints, oil, and varnish.....	194
Paper box factories.....	197, 242
Photograph galleries.....	192, 240
Piano manufacturing.....	200
Picture frames and moldings.....	196
Picture-frame makers.....	320
Piece-workers, earnings of.....	213
Pig iron, coal, and coke.....	194
Plasterers.....	198, 288
Plumbers.....	194, 21
Pottery workers.....	198
Printers.....	198

## R

	PAGE
Rattan workers.....	330
Recommendations .....	12
Reed workers.....	314
Riggers.....	236
Rubber stamps .....	204

## S

Saddlery and harness making.....	201
Sail lofts .....	200
Salt manufacturing .....	203
Sash and door factories.....	196
Saw makers.....	195, 254
Seal and fur goods manufacturing.....	200
Seamen, coast .....	106, 454-461
Shoemakers .....	332-347
Sheet copper workers.....	195
Sheet iron workers.....	195
Sheet metal workers.....	195
Ship carpenters .....	296
Shipsmiths .....	195
Shirtmaking .....	424
Shoe trade.....	54
Showcases.....	198
Soap and candlemaking .....	370
Soap manufacturers.....	203, 241
Stablemen.....	207
Stairbuilders .....	197, 296
Steam power works.....	206
Steamship companies .....	304
Steam whalers .....	304
Steel workers.....	194
Stonecutters.....	198, 276
Stone works .....	198
Storage warehouses.....	206
Straw hat workers.....	420
Street and sewer contractors .....	207
Street railroads.....	438-453
Sugar refineries .....	202

## T

Tailoring.....	403, 417
Tanners, etc.....	326
Teachers .....	208
Telegraphers .....	205, 436
Testimony of—	
Abbott, Thomas.....	156
Abraham, B. H. ....	48
Abt, Morris.....	142
Altmeyer, Abraham .....	73, 90
Banahan, Michael.....	123
Berendes, Chas. J.....	187
Berg, Ludwig .....	177
Bucking, Diedrich .....	
Carr, James .....	
Christopherson, Chas. L.....	
Dergans, Martin.....	

Testimony of—	PAGE.
Dernham, Albert.....	89
Eggles, August.....	141
Fauss, Otto.....	138
Frauenholz, H.....	120
Frederick, William A.....	110, 114
Fortman, Henry F.....	101, 132
Fuhrman, Alfred.....	39, 135, 142
Furnseth, Andrew.....	178, 188
Gilfoyle, J. J.....	66
Glanville, William W.....	88
Grovermann, Frederick.....	150
Hagen, Rudolph.....	121, 154
Herrick, E. M.....	167
Hindale, Geo. S.....	175
Hines, Kitty.....	75
Holly, Adam.....	134
Johnson, Maggie.....	71, 73
Kentfield, Edward E.....	173
Kretschmar, John A.....	152
Krug, Fritz.....	139
Lewis, Oscar.....	34
Lutgen, John.....	151
Mackay, W. J. V.....	151
Marvin, F. W.....	82
McLaughlin, Armour.....	115
Meech, E. C.....	184
Mohr, Rudolph.....	108, 131
Murr, Joseph.....	83
Nickelsberg, Siegfried.....	32, 36
Nunan, Matthew.....	137
O'Hara, J. C.....	64
Porter, Geo. K.....	60
Preble, F. E.....	178
Rollins, A.....	45
Rosie, Walter.....	55
Roxburgh, James.....	47
Schoellemann, Chas.....	128
Schrader, Frank.....	151
Schweitzer, Joseph.....	140
Smith, J. J.....	176
Stone, Chas. D.....	147
Tobin, J. J.....	133
Williams, Geo. C.....	37
Wilmot, Charles.....	138
Windler, Geo.....	134
Wolber, Fritz.....	131
Wreden, Henry.....	131
Telegraph employés.....	436-439
Tile-setters.....	73
Tin-can makers.....	73
Tinners.....	73
Trunk-makers.....	73

## U

	PAGE
Upholsterers .....	312
Upholstering and bedding .....	200

## W

Wages and working hours—	
Bookkeepers, clerks, salesmen, etc. ....	190
Operatives .....	194, 246
Piece-workers .....	213
Teachers .....	208
Wage-workers—	
General condition of .....	218
Tabulated statements of .....	245
Wood-carvers .....	290
Wood-molders .....	290
Wood-turners .....	290
Workingwomen .....	290
Women's organizations .....	468





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